

ALL THE YEAR ROUND.

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HALF A MILLION OF MONEY.

BY THE AUTHOR OF "BARBARA'S HISTORY."

CHAPTER XL. THE CAUSE OF LIBERTY.

HAD Saxon been suddenly plunged into a cold bath, it could scarcely have brought him to his senses more rapidly than did the remembrance of his broken pledge, and the thought of what his lawyer cousin would say to him.

"It isn't as if he hadn't cautioned me, either," said he, half aloud, as he sat himself down, "quite chopfallen," at the foot of a great oak, in an unfrequented hollow of the park. And then one unpleasant recollection evoked another, and he remembered how William Trefalden had joked with him about fetters of flowers, and made him almost angry by so doing; and how he had boasted of himself as more invulnerable than Achilles. He also remembered that his cousin had especially inquired whether he had not yet been called upon to subscribe to the Italian fund, and had given him much good advice as to what his conduct should be when that emergency might arise. To put his name down for a moderate sum, and commit himself to nothing further—those were William Trefalden's instructions to him; but how had he observed them? How had he observed that other promise of signing no more large cheques without consulting his cousin; and what reliance would his cousin place upon his promises in the future?

Saxon groaned in spirit as he thought of these things; and the more he thought of them, the more uncomfortable he became.

He did not care in the least about the money, although he had, in truth, been mulcted of an enormous sum; but he cared a great deal about breaking his word, and he saw that it must be broken on the one hand or the other. He also saw on which hand it was to be.

He had given the cheque to Miss Colonna, and Miss Colonna must have the money; there was clearly no help for that. But then he entertained misgivings as to the cheque itself, and began to doubt whether he had anything like balance enough at his banker's to meet it. In this case, what was to be done? The money, of course, must be got; but who was to get it, and how was the getting of it to be achieved?

Would that mysterious process called "selling out" have to be gone through?

Saxon puzzled his brains over those abstruse financial questions till his head ached; but could make nothing of them. At last he came to the very disagreeable conclusion that William Trefalden was alone capable of solving the difficulty, and must be consulted without delay; but, at the same time, he did not feel at all sure that his cousin might not flatly refuse to help him in the matter. This was a fearful supposition, and almost drove the young fellow to despair. For Saxon loved the lawyer in his simple honest way—not so much, perhaps, for any lovable qualities that he might imagine him to possess, as for the mere fact that his cousin was his cousin, and he trusted him. He had also a vague idea that William Trefalden had done a great deal to serve him, and that he owed him a profound debt of gratitude. Anyhow, he would not offend him for the universe—and yet he was quite resolved that Miss Colonna should have the full benefit of her cheque.

Thinking thus, he remembered that he had authorised her to double the amount. What if she should take him at his word?

"By Jove, then," said he, addressing a plump rabbit that had been gravely watching him from a convenient distance for some minutes past, "I can't help it, if she does. The money's my own, after all, and I have the right to give it away, if I choose. Besides, I've given it in the cause of liberty!"

But his heart told him that liberty had played a very unimportant part in the transaction.

CHAPTER XLI. A COUNCIL OF WAR.

IN the mean while, a general council was being held in the octagon turret. The councillors were Signor Colonna, Lord Castletowers, and Major Vaughan, and the subjects under discussion were Baldiserotti's despatch and Saxon Trefalden's cheque.

The despatch was undoubtedly an important one, and contained more stirring news than any which had transpired from Italy since the Napoleonic campaign; but that other document, with its startling array of numerals, was certainly not less momentous. In Major Vaughan's opinion it was the more momentous of the two; and yet his brow darkened over it, and it seemed to the

two others that he was not altogether so well pleased as he might have been.

Castletowers was genuinely delighted, and as much surprised as delighted.

"It is a noble gift," said he. "I had not dreamed that Trefalden was so staunch a friend to the cause."

"I was not aware that Mr. Trefalden had hitherto interested himself about Italy in any way," observed Major Vaughan, coldly.

"Well, he has interested himself now to some purpose. Besides, he has but just come into his fortune."

Signor Colonna smoothed the cheque as it lay before him on the desk, filled in the date, crossed it, and inserted his own name as that of the person to whom it was payable.

"I wonder what I had better do with it," said he, thoughtfully.

"With what?" asked the Earl.

Colonna pointed to the cheque with the feather end of his pen.

"Why, cash it, of course, and send the money off without delay."

The Italian smiled and shook his head. He was a better man of business than his host, and he foresaw some of those very difficulties which were the cause of so much perplexity to Saxon himself.

"It is not always easy to cash large sums," said he. "I must speak to Mr. Trefalden before I do anything with his cheque. Is he in the house?"

To which the Earl replied that he would see; and left the room.

After he was gone, Vaughan and Colonna went back to the despatch, and discussed the position of affairs in Sicily. Thence they passed on to the question of supplies, and consulted about the best means of bestowing Saxon's donation. At last they agreed that the larger share should be sent out in money, and the rest expended on munitions of war.

"It's a heavy sum," said the dragoon. "If you want a messenger to take it over, I am at your service."

"Thanks. Can you go the day after to-morrow?"

"To-night, if you like. My time is all my own just now. By the way, who is Mr. Trefalden's banker?"

He put out his hand for the cheque as he said this, and Colonna could not do otherwise than pass it to him. After examining it for some moments in silence, he gave it back, and said:

"Are those his figures, Signor Colonna? I see they are not yours."

To which the Italian replied very composedly, "No, they are Olimpia's."

Major Vaughan rose, and walked over to the window.

"I shall ask Bertaldi to give me something to do, when I am out there," he said, after a brief pause. "I have had no fighting since I came back from India, and I am tired to death of this do-nothing life."

"Bertaldi will be only too glad," replied Colonna. "One experienced officer is worth more to us now than a squadron of recruits."

The dragoon sighed impatiently, and pulled at the ends of his moustache. It was a habit he had when he was ill at ease.

"I'm sorry for Castletowers," he said, presently. "He'd give his right hand to go over with me, and have a shot at the Neapolitans."

"I know he would; but it cannot be—it must not be. I would not countenance his going for the world," replied the Italian, quickly. "It would break his mother's heart."

"It never entered into the sphere of my calculations that Lady Castletowers had a heart," said Major Vaughan. "But you have enjoyed the advantage of her acquaintance longer than I have, so I defer to your better judgment."

At this moment the door opened, and the Earl came in alone.

"I can't find Trefalden anywhere," said he.

"I have looked for him all over the house, in the stables, and all through the gardens. He was last seen on the terrace, talking to Miss Colonna, and nobody knows what has become of him since."

"He's somewhere in the park, of course," said Colonna.

"I don't think so. I met my mother as I came in. She has been wandering about the park all the morning, and has not seen him."

"If I were you, Castletowers, I'd have the Slane dragged," said Major Vaughan, with a short, hard laugh. "He has repented of that cheque, and drowned himself in a paroxysm of despair."

"What nonsense!" said Colonna, almost angrily; but he thought it odd, for all that, and so did the Earl.

CHAPTER XLII. THE MAUSOLEUM.

THERE was a very curious object in Castletowers Park, the shape of which was like a watchman's lantern, and the material blue granite. It stood on a little eminence in a retired corner of the domain, was approached by a double row of dwarf cypresses, about three feet and a half in height, and enshrined the last mortal remains of a favourite hunter belonging to the late Earl. It was called "The Mausoleum."

A more hopelessly ugly edifice it would be difficult to conceive; but the late Earl had intended it to be a model of elegant simplicity, and had wasted some hundreds upon it. Being abroad when his old horse died, he scrawled a rough outline of the Temple of Vesta on a sheet of foreign note-paper, and sent it up to his steward, with instructions to hand it over for execution to a Guildford stonemason. But the Earl was no draughtsman, and the stonemason, who had never heard of the Temple of Vesta in his life, was no genius; and thus it happened that the park at Castletowers came to be disfigured by an architectural phenomenon compared with which the toll-houses on Waterloo

Bridge were chaste and classic structures. The Earl, however, died at Naples, in happy ignorance of the deed that had been done, and his successor had not thought it worth while to pull the building down.

When Saxon rose from his seat under the great oak, it was yet so early that he was tempted to prolong his walk. So he went rambling on among the ferns, watching the rabbits, and thinking of Miss Colonna, till he found himself, quite suddenly, at the foot of the little eminence on which the mausoleum was built.

It so happened that, although he had been more than ten days at Castletowers, he had never before strayed into this particular corner of the park. The phenomenon was consequently a novelty in his eyes, and he walked round it wonderingly, contemplating its ugliness from every side. He then went up and tried the door, which was painted to look like green bronze, and studded all over with great hexagonal bosses. It swung back, however, quite easily, and Saxon walked in.

The place was so dark, and the day outside was so brilliant, that for the first few moments he could see nothing distinctly. At length a dumpy pillar on a massive square base came into view in the centre of the building, and Saxon saw by the inscription carved upon it (in very indifferent Latin) that the object of all this costly deformity was a horse. And then he sat down on the base of the column, and contemplated the mausoleum from within.

It was, if possible, uglier inside than outside; that is to say, the resemblance to a lantern was more perfect. The dumpy column looked exactly like a gigantic candle, and the very walls were panelled in granite in a way that suggested glass to the least imaginative observer. Had the stonemason possessed but a single grain of original genius, he would have added a fine bold handle in solid granite to the outside, and made the thing complete.

While Saxon was thinking thus, and lazily criticising the late Earl's Latin, he suddenly became aware of a lady coming slowly up between the cypresses.

He thought at first that the lady was Miss Colonna, and was on the point of stepping out to meet her; but in almost the same instant he saw that she was a stranger. She was looking down as she walked, with her face so bowed that he could not see her features distinctly; but her figure was more girlish than Miss Colonna's, and her step more timid and hesitating. She seemed almost as if she were counting the daisies in the grass as she came along.

Saxon scarcely knew what to do. He had risen from his seat, and now stood a little way back in the deep shadow of the mausoleum. While he was yet hesitating whether to come forward or remain where he was, the young lady paused and looked round, as if expecting some one.

She had no sooner lifted up her face than

Saxon remembered to have seen it before. He could not for his life tell when or where; but he was as confident of the fact as if every circumstance connected with it were fresh in his memory.

She was very fair of complexion, with soft brown hair, and large childlike brown eyes—eyes with just that sort of startled, pathetic expression about them which one sees in the eyes of a caged chamois. Saxon remembered even that look in them—remembered how that image of the caged chamois had presented itself to him when he saw them first—and then, all at once, there flashed upon him the picture of a railway station, an empty train, and a group of three persons standing beside the open door of a second-class carriage.

Yes; he recollected all about it now, even to the amount he had paid for her fare, and the fact that the lost ticket had been taken from Sedgebrook station. Involuntarily, he drew back still further into the gloom of the mausoleum. He would not have shown himself, or have put himself in the way of being thanked, or paid, for the world.

Then she sighed, as if she were weary or disappointed, and came a few steps nearer; and as she continued to advance, Saxon continued to retreat, till she was nearly at the door of the mausoleum, and he had got quite round behind the pillar. It was like a scene upon a stage; only that in this instance the actors were improvising their parts, and there were no spectators to see them.

Just as he was speculating upon what he should do if she came in, and asking himself whether it would not be better, even now, to walk boldly out and risk the chances of recognition, the young lady decided the question for him by sitting down on the threshold of the building.

Saxon was out of his perplexity now. He was a prisoner, it was true; but his time was all his own, and he could afford to waste it in peeping from behind a pillar at the back of a young lady's bonnet. Besides, there was an air of adventure about the proceeding that was quite delightful, as far as it went.

So he kept very quiet, scarcely daring to breathe for fear of alarming her, and amused himself by conjecturing what imaginable business could bring Miss Rivière of Camberwell to this particular corner of Castletowers Park. Was it possible, for instance, that the Earl had been insane enough to have the phenomenon photographed, and was she about to colour the photograph on the spot? The idea was too monstrous to be entertained for a moment. And then the young lady sighed again—such a deep-drawn, tremulous, melancholy sigh, that Saxon's heart ached to hear it.

It was no sigh of mere fatigue. Unlearned as he was in man and womankind, he knew at once that such a sigh could only come from a heart heavily laden. And so he fell to wondering what her trouble could be, and whether he could help, in any anonymous way, to lighten

it for her. What if he sent her a hundred-pound note in a blank envelope? She looked poor, and even if . . .

But at this point his meditations were broken in upon. A shadow darkened the doorway; Miss Rivière rose from her seat upon the threshold; and Lady Castletowers stood suddenly before Saxon's astonished eyes.

CHAPTER XLIII. WHAT SAXON HEARD IN THE MAUSOLEUM.

LADY CASTLETOWERS was the first to speak; and her voice, when she spoke, was measured and haughty.

"You have requested to see me again, Miss Rivière," she said.

"I have been compelled to do so," was the almost inaudible reply.

"And I have come here at your request."

Lady Castletowers paused, as if for some acknowledgment of her condescension in having done so; but no acknowledgment came.

"I must, however, beg you to understand quite distinctly that it is for the last time," she said, presently. "It is impossible that I should hold any future communication with you otherwise than by letter, and then only at stated periods, as heretofore."

The young lady murmured something of which Saxon could not distinguish a syllable.

"Then you will oblige me by saying it at once, and as briefly as possible," replied Lady Castletowers.

Saxon felt very uncomfortable. He knew that he ought not to be there. He knew this to be a strictly private conversation, and was quite aware that he ought not to overhear it; and yet what was he to do? He could still walk out, it was true, and explain his involuntary imprisonment; but he had an instinctive feeling that Lady Castletowers would not have come to meet Miss Rivière in the park if she had not wished to keep the meeting secret, and that his presence there, however well he might apologise for it, would cause her ladyship a very disagreeable surprise. Or he might stop his ears, and so be, virtually, as far away as in his London chambers; but then he felt certain that this young girl whom he had assisted once before, was now in some great trouble, and he longed to know what that trouble was, that he might assist her again. So, as these thoughts flashed through his mind, Saxon concluded to stay where he was, and not to stop his ears—at least for the present.

Lady Castletowers had requested Miss Rivière to state her business at once, and also to state it briefly; but it seemed as if the task were strangely difficult, for the girl still hesitated.

At length she said, with a kind of sob:

"Lady Castletowers, my mother is very ill."

And then Saxon could see that she was weeping.

"Do you mean that your mother is dying?" asked the Countess, coldly.

"No; but that she must die, if the necessary means are not taken to save her."

"What do you mean by the necessary means?"

"Doctor Fisher says that she must go to some place on the Italian coast—to Nice, or Mentone," replied the girl, making a great effort to steady her voice, and keep her tears from falling. "He thinks she may live there for years, with care and proper treatment; but . . ."

"Why not here, with care and proper treatment?" said Lady Castletowers.

"He says this variable climate is killing her—that she is dying day by day, as long as she remains in it."

"It is her native climate," said Lady Castletowers.

"Yes—but she was so young when she left it; and she has lived so many, many years of her life abroad."

"Well?"

The girl lifted up her face, all pale and tearful as it was, and looked at her—just looked at her—but said never a word. It was not an indignant look—nor an imploring look—nor even a reproachful look; but it was, at all events, a look that Lady Castletowers seemed to understand, for she replied to it, and the reply, though spoken as haughtily as ever, had in it something of the nature of an apology.

"You are aware," she said, "that your mother's annuity is paid out of my own private means, and without my son's knowledge. And my private means are very small. So small, that I find it difficult to meet even this obligation, inconsiderable as it is."

"But you will not let her die, Lady Castletowers! You cannot—you will not let her die!"

And the young girl wrung her hands together, in the passionate earnestness of her appeal.

Lady Castletowers looked down, and seemed as if she were tracing patterns on the turf with the end of her parasol.

"What sum do you require?" she said, slowly.

"Doctor Fisher said about thirty pounds . . ."

"Impossible. I will try to give you twenty pounds for this purpose—in fact, I will promise you twenty pounds; but I cannot do more."

Miss Rivière was about to speak; but the Countess slightly raised her hand, and checked the words upon her lips.

"The annuity," she said, "shall be paid, as usual, into the hands of whatever foreign banker you may indicate; but I beg you both to understand that I must be troubled with no more applications of this kind."

The girl's cheek glowed with sudden indignation.

"You will be troubled with none, madam," she said. "Had there been any other person in the world to whom I could have applied for aid, I should not have claimed your assistance now."

Her eye dilated, and her lip trembled, and she said it firmly and proudly—as proudly as Lady

Castletowers herself might have done. But the Countess passed her as if she had not spoken, and swept down the little avenue of cypresses, without taking any further notice of her presence.

Miss Rivière continued to stand in the same proud attitude till the last gleam of her ladyship's silken skirts had disappeared among the trees. And then her strength suddenly gave way, and she sat down again upon the gloomy threshold, and sobbed as if her heart were breaking.

OCEAN SWELLS.

If the quiet steady-going fishes of our coasts and rivers could see some of their brethren and relatives in the Eastern seas, they would be a little astonished, always supposing they are capable—as I maintain they are—of such a sensation. English fish—a few dandies, such as the gold and silver carp excepted, and they really belong to China—are attired in sober colours, like well-dressed English folks; but these “swells of the ocean” blaze out in all the hues of the rainbow and in divers others; orange and red; yellow and black; green and lake; blue, purple, pink, and yellow. Bright sea-green and yellow are perpetually seen in the same vestment, and one very heavy swell may now and then be beheld in yellow, blue, red, green, black, and grey. The dorsal fin is often marked with as many as four colours, and to heighten the effect of all this splendour, the hues are generally of the most brilliant character. Nor are these the exceptions. Our fish now and then offer a few eccentricities of shape and colour. Anglers who go hauling up great congers off the Channel Islands, and sharp-set young sharks in the Irish Sea; enthusiastic naturalists prowling about in bright summer mornings and golden autumn days, dredging up irritable star-fish, who commit suicide by explosion; such explorers stealing into still lonely nooks, to peer under the olive-brown sea-wrack for the spotted goby and velvet fiddler, now and then see some strange creature caught after a heavy storm in some far-away spot; but in the Indian Archipelago all seems wonderful together. So soon as a family of fish gets into these enchanted waters it begins to

suffer a sea change
Into some rich thing and strange.

Nor is it in colour alone, but in pattern also, that they come out so strong. Instead of being content with a sprinkling of bars and spots, like a little well-appointed jewellery, they are crossed and spotted, marbled and streaked, from head to tail. Some, have patterns like flowers on their armour; others, have chains of oval spots with scrolls bordering them like an indented moulding; and then come others with flourishes, twists, and grotesque figures, for which it is not easy to find suitable names.

A Dutch naturalist, Dr. Bleeker, a physician, with something like twenty titles, is now publish-

ing a gallery of portraits of fish found in the waters of the Indian Archipelago. The work is an honour to the author and his country.

There was a fish called the scarus, for which those gormandising old thieves, the wealthy Romans, used to pay immense prices, and which they transported with immense care from the Ægean Sea to their fish-ponds and stews, there to fatten for the dinner-table.

Dr. Bleeker paints for us scari that swarm in the waters round Celebes, Java, and the Molucca Islands. This fish, once so highly prized, is considered by the Europeans in the East so worthless that it is never seen on their tables, being given up to the natives and the Chinese, who will eat anything. One species alone, the green pseudoscarus, now and then appears in the bill of fare, but it is not thought much of.

It would be too much of a good thing to describe all the species of this family, for there are scores of them. All that can be done is to single out one or two, which, however, of course but imperfectly represent so large a group. We will select the pseudoscarus tricolor as a specimen. In this beautiful fish the upper part of the head and the back are deep blue, shading down into black; the greater part of the side is of bright sky blue, while the colour beneath is a pale Indian red; the hind part and tail are of a rich rose colour. The dorsal fin bears at its free edge a stripe of blue, then comes a broad band of rose; below this, is a narrow strip of blue, and again a line of pale rose. The ventral fin is of rose colour, inclining to yellow; the pectoral fin is yellow and black. The eye is of a bright yellow, and round the lips runs a delicate stripe of red.

The dorsal fin is often very beautiful in the scari. Nothing can exceed the tints of the pale blue and rose bars, the yellow and rosy green, the Indian red and port wine hue, the salmon colour, the pink and lilac. Sometimes, the bars are spotted with strongly-contrasted colours, as, for instance, pink bars with blue or green spots. The head is often beautifully marbled with irregularly curved narrow bars of some colour, as, for instance, damask, green, red, lilac, or black, which is strongly relieved by the ground. The tail is frequently streaked or barred with blue, lake, and green, dark red, rose colour, and yellow. The flower-like patterns on the scales are very well marked in some scari, beginning just below the root of the dorsal fin, and running in a line from this spot towards the tail.

The most striking thing about these fish is the strong resemblance of the head to that of a parrot: owing to which, and the brilliancy of their colouring, they have been generally called “parrot fish.” One member of the family (the pseudoscarus microrrhinus) is so like the parrot about the head, that at first sight it looks as if the waters of the ocean were displaying a paradox as strange in its way as the rivers of Australia exhibit in the water-mole. The great circular brown eye, the iris bordered with yellow, the dark green cheek, and the

obtuse shape of the head, strongly remind one of the parrot. The mouth in all these fish is very like a beak. Nor is this any forced comparison; it is owing to the teeth and jaws being all fused into one, and the effect of this is heightened by the rostral lip covering the jaw to a great extent, while the maxillary or internal lip is reduced to a mere slip of membrane. Oken, the German naturalist who according to his own account was inspired, and who had scarcely established a theory before he began to perceive the absolute necessity for immediately overturning it, lumped all the scari together under the name of "insect fish"—for what reason it is difficult to surmise. As a natural sequel, he afterwards elevated both them and the next family the reader will come to in this paper (the labroids), to the rank of "bird fish." Some of the old writers, with equal accuracy, described the scarus as a fish that feedeth on herbs and cheweth the cud like a beast—an idea to which still later writers clung, calling it the ruminant among fishes; the fact is, that the scarus, though it feeds upon the sea-algae, also eats the molluscs and polypi; for which reason the fishermen take it in bamboo creels set among the roots of the polypi; never finding it in their large drag-nets at sea. It is restricted to such articles of diet by the strange conformation of the mouth, which, though strong, is too small to allow of the seizing of large fish. In order to masticate this rather tough food in comfort and safety, the scarus is furnished with teeth in the upper part of its gullet.

Next to the scari come the labroids, the name being taken from the labrum, a fish mentioned by Pliny, and rather vaguely described as a kind of ravenous fish, seeing that every fish is by nature utterly and entirely ravenous. The elegant trout who flies in the wildest terror if you show the tip of your nose, will eat nearly his own weight of bleak and dace on a hot still June evening. A pike has been known to rush at a fish well-nigh the size of himself, and even to dash at a mule's nose! I have known a fishing-frog lose its life in an insane attempt to swallow a wooden scoop, the proprietor of which objected to the proceeding. It is but a short time since an account appeared in the Times of a fish which had swallowed, among other matters, two broken bottles, a quart pot, a sheep's head, a triangular piece of earthenware, and a lobster, while in its liver the spine of a skate was comfortably embedded! These labroids are fish with a free upper lip, which, like the lower one, looks in some species as if the animal had just been severely stung by some spiteful jelly-fish; the jaws in certain species are shaped like those of a pig. There is frequently a long spine at the beginning of the dorsal fin. One of their most distinguishing marks, in the eye of a naturalist, is, that they possess a three-cornered or narrow gullet bone, set with grain-like or globular teeth. The gilt-head, the bass, and the wrasse may be familiar specimens to many readers. If

there be fish more beautiful and strangely coloured than the scari, we find them here. Some of the blues and reds, the rose and orange tints, are marvels; and yet it is hard to say whether some of the dark-coloured fish are not even more to be admired than the showy ones. Dr. Bleeker has added more than a hundred new species, and each species is a study in itself. I will confine myself to one, and select for description the *ilulis lunaris*, or the crescent-tailed wrasse. The head is dark green, beautifully marked with bent irregular bars of a damask colour; the body is of a lighter green, with narrow rose-coloured bars cutting each scale vertically. The dorsal fin is bright yellow at the top; below this, it is bright blue; beneath this, it is deep rose, and again blue. The fin underneath, is damask, blue, and bright yellow; from its beginning run two rose-coloured bars, extending as far as the head. The tail, which curves broadly outwards, and ends in two long points which then bend towards each other like the limbs of a pair of old-fashioned compasses, is of bright yellow in the middle; outside this, it is coloured Indian red; outside of all, it is streaked with a pale blue. It is a finely-proportioned fish, about the build of a well grown dace, and is found over a wide extent of water.

Like the scari, these fish are not valued for their flavour. Except a few species of a pale gold colour, with remarkably large red spots (the *hemipleronoti*), which in the Molucca Islands are called *ikkam bokki*, or "fish of the princess," on account of their delicate flavour, they are rarely eaten, except by natives and Chinese. Here, the classical schoolboy will of course interfere, and tell us that the lupus, or sea-dace of the Romans, one of this family and an inhabitant of the Mediterranean, was greatly esteemed for its flavour. Don't believe it. You will find it like a bad roach, and a poor earthy fish. The princess's fish live at such great depths that they can never be extensively made use of, or sold at a reasonable price. Out of the hundred and twenty-six species now known—seventy-nine of which have been discovered by Dr. Bleeker—only five contribute in any material degree to the food of the people.

The labroids are followed by the silurians, something between a salmon and a pike, with beards and without scales; great creatures with a fleshy eel-like look, and a fat fin on the hinder part of the back. Every person who is a member of the Acclimatisation Society, or the Thames Angling Association, or who has a friend who is a member of either, or who has taken any interest in the proceedings of these capital institutions, has heard of the silurus, which, if it thrive here as it is said to do in Hungary, will have to be caught with a cod-line, and be hoisted out with a steam-crane. If the reader wants to see a few species, he can gratify his taste in Dr. Bleeker's work. These fish swarm in the waters of Borneo and Sumatra, not only in the sweet and brackish water, but even in the seas, and the laborious naturalist

has taken their likenesses by the dozen. A great many of them are anything but attractive, and I don't think there will be much to regret if the silurus can never be induced to live in England. We have neither room nor food for him, so let him stay where he is. Besides, what is the use of angling for such a fish? Who in his senses *can* want to catch a great brute of a thing, as heavy as a jackass, and capable of eating children, as the silurus is said repeatedly to have done? There is one comfort, however, the silurus, if it really lived formerly in our rivers, as it is said to have done, left of its own accord, and that is a pretty good proof that the locality did not agree with it, and is not likely to do so.

Though beauty is not the rule among these Eastern silurians, there are exceptions. Some of them are of a lovely grass-green colour—as the arius, for instance; the salmon gold of one species, the pale green of another, and the gold green of the batrachocephalus, being equally fine; the small-headed pseudarius is also a fine specimen. Many are stippled with gold about the head; the ariodes is very elegantly marked in this way. The beard, too, is of a beautiful hue. The dorsal fin, with its remarkably strong spine in front, and sloping sharply backward towards the tail, with the three fins in a line beneath, give some of these fish a very striking appearance. One species (the hexanematrichthys) is barred from head to tail with what seem to be sunbeams.

Some of the silurians are remarkably hump-backed. The reader is doubtless familiar with the appearance of certain consequential-looking fish,* as round as a ball and as deep as they are long. But from these downward in successive descent to the straight-backed eel, there is always something like symmetry; the great spinal curvature rises and falls with an equable sweep. This is not the case with the silurian humpbacks, for they look as if the spine had been badly broken in two places. There is one species (the bagrichthys) in which this singular feature is developed to an extraordinary degree, and is, moreover, coupled with other peculiarities which make it, in many respects, one of the strangest-looking of fish. The back rises almost perpendicularly from the head; and from the highest point of this hump issues a dorsal fin, which seems especially designed to get this unhappy-looking animal into difficulties, being free and seven inches long, only an inch wide at the base, and narrowing so rapidly, that through the greater part of its length it is not more than an inch in width, looking on the whole somewhat like a half quill trimmed very close. From the hinder part of this strange fin towards the tail, the back is concave, which gives it a singularly weak and ugly look. In this hollow is laid a long oval mass, or fin, of fat (adipeuse), which not only fills up the vacuity, but even gives the outline a convex form; as it is distinctly seen to be superimposed, a dead

load laid upon the backbone, it is an additional ugliness. From each point of the tail waves a narrow streamer of cartilage, not much thicker than packthread, and nearly three inches long. All this, with its peculiar claret colour, looking in places as if it had been washed out, its queer little short thick head, and the oval fin in the middle of its body, give it a remarkably odd look.

Another very unusual feature in some of them (as the leiocassis, &c.) is a narrow straight bar of a bright gold colour, running from the head to the tail, where it suddenly bends upward to the end of the backbone. The beard, too, is singularly developed in some of these fish. The wallago has streamers extending from the upper jaw, half way to the tail; they are not thicker at the thickest part than whipcord, and taper away till they become mere threads. One little fellow (a silurichthys) has a long beard waving from both upper and lower jaws, and one small silurodes has a beard almost as long as himself, projecting from his lower jaws, and arching away high over his back in graceful waves towards his tail: while in the hemibagrius the beard is actually as long as the creature to which it appertains. Some of these beards, as that of the plotosus, for instance, are most delicately coloured; in the bagarius, the cartilages of which it is formed are very elegant. Indeed, this fish possesses some peculiarly attractive features; the height and bold sweep backward of its dorsal fin, its compact but slender form and elegant head, and the tail arched like a lancet-headed window, striking the eye of the most unobservant.

The silurians do not contribute much to the luxuries of the table. The natives and Chinese prize them because they afford cheap and nutritious food, but they are not sought after by those who can afford to live well. Some river species are eaten by the Europeans, but there is no mania for them. The plotosi are liked, but their spines are apt to give very troublesome wounds to those who dress them, often occasioning locked-jaw and abscesses; the natives attribute this to the cartilage being poisonous, but it is due to its brittleness, as the spines, which are very sharp, penetrate deep, and being very fragile, easily break off and remain in the wound.

There is little in the cyprinæ to detain us very long. Any person who wishes to see particularly stuck-up fish, is recommended to look at the likenesses of some of the puntius race; little, petulant creatures, as deep as they are long, and into which one would think the spirits of so many defunct parish beadies must have migrated.

Until Dr. Bleeker took up the subject, only thirty-four species of cyprinoids were known. He has raised the number to a hundred and nineteen; but his discoveries, though deeply interesting to the naturalist, have contributed little to benefit the human race, for these fish are almost useless as food; some of them being too rare, others too small. The yellow-finned

* Such as the ephippus, platax, &c.

carp alone comes in for a small modicum of praise, but it is merely naturalised at Java, being only found in some rivers of the western provinces. A few species, such as the robita, morulus, and lobocheilus, are sufficiently numerous and large to be useful in this way, and that is all. The labeobarbi are eaten in some places; in others, the people prefer worshipping them.

As we are now to bid good-bye to fish of this class, and enter upon the acquaintance of a family distinguished by a totally different form and look, and to which the following remarks would be in no degree applicable—the eels—it is here necessary, in justice to Dr. Bleeker, to say that his likenesses, so far, exhibit one feature which must go far to raise the artist in the estimation of all those interested in the character of the funny tribe. This feature is the almost entire absence of that lugubrious, fretful expression of face we see in all portraits of fish. Let the artist be who or what he may, the unhappy fish looks as if he were given up to hopeless misanthropy. In Cuvier's great work you will not find a fish that does not seem as utterly sick of the world, as a man who has invested his all in bad accommodation-bills and married a drunken wife.

There are people who like fishing for eels, who think there are worse things than to sit in some out-of-the-way nook, shady and quiet, by a deep pool where the brown heathy river eddies and swirls softly by the steep bank, watching the float swim away, going down sharply as the hungry fish tug at the tough bright red worms; there are people who have fished in the dark Scotch lochs for the great dangerous-looking eels that live deep in their silent waters; or in still moats by old granges, where the hinds catch them with whip-cord lines and fishing-rods like great flails, throwing all their rude energies into the pastime, tugging at the rod when a fish strikes as if they would root up a tree, flinging the eels, when they catch them, over the nearest haystack, and when they miss, shouting, "Dammun, ah thowt ah heddun theer." There are other people too who love to angle with a hand-line on breezy October days for conger off the Forelands. Some of these good folks may possibly have got tired of always having the same thing, and would like a change in the way of eel fishing? If so, they have only to go to Borneo, Sumatra, Java, and a few other places mentioned by Dr. Bleeker, to find variety enough. Such eels! Purple, green, gold, and golden brown; spotted, striped, barred, and marbled; eels in such hosts that we can only stay to speak of a few.

The first of Dr. Bleeker's eels (the *apthalmichthys abbreviatus*) is a creature some eighteen inches long, and not more than a third of an inch wide; of a beautiful purple on the back, and gold colour below, with a row of tiny symmetrical spots running along each side from the head to the tail. Then there is a fierce spotted eel (the *muraena maculata*), some two feet long and an inch and a half deep, with a long powerful dorsal fin, a file of sharp teeth,

and a bright blue eye. It is wonderfully marbled, quite a picture; coloured dark green, pale green, and purple. Then there is a beautiful eel, with dark green back and bright green belly, with a golden dorsal fin, which is prolonged over the tail, and then runs along underneath the body. Then there is (I wish there wasn't) the *apthalmichthys javanicus*, of a most gorgeous green on the back, and gold colour below, also with a row of tiny dots from head to tail, and a small mouth, but with a threatening, putty look about the gills, as if, like other good-looking individuals, it could get out of temper. Though a yard long, to judge from its portrait, it is not more than half an inch thick, and displays neither dorsal nor ventral fin. Then there is an eel with a name almost as long as itself (the *apthalmichthys macrocephalus*), of much the same proportions, also coloured dark green on the back, and of a pure golden yellow underneath, with wonderful tiny eyes. Then there are many eels. Then we come to a creature (the *muraenesox singapurensis*) which, if I had the good fortune to hook, I should decapitate as soon as possible; for, though a magnificent eel, two feet long, with dark green back, pale green sides, brownish golden fin, and large yellow eye, yet it has a range of teeth which I should not care to test. In addition to four long and extremely sharp cutting teeth in the upper jaw, there is a row of most formidable grinders or crushing teeth, shaped somewhat like pointed acorns in their cups, running along the roof of the mouth, while the under jaw is nearly as well stocked. However, we soon afterwards come to an eel (the *brachysomophis cirrocheibis*) which looks still more formidable; in fact, I think if I caught him, I should not even go near enough to try decapitation, but should adopt the expedient put in force by a friend of mine, who, finding himself the captor of an ill-looking eel, drew his knife and resolutely cut away, not only the fish, but the tackle also. This redoubtable animal is about four feet long. The mouth is large enough to give a serious bite, and is furnished with a row of powerful teeth; the small oval deep blue eye is set almost at the fore end of the head. The prevailing colour of the throat and body is orange, passing in places into a purplish red, and marbled with purple here and there almost of a black hue. All this, with the swollen look of the throat, gives it very much the appearance of a serpent, equally beautiful and repulsive. And now we pass more eels, some marvellously long and beautifully coloured, until we are arrested by a most snake-looking thing, not so large as the great fish just described, but still more like a serpent; the dorsal fin rises like a hood from its head, the eye is small and round; it is marbled all over with yellowish green, dirty Indian red and black. Altogether, it is decidedly unpleasant to look at, and we gladly hurry on to gaze at an eel so beautiful that it must be quite delightful to be eaten by it, and any worm or shrimp so honoured ought to blush at his own unworthiness of such a preference. Some two feet long, of the most graceful form conceivable, it at once catches the

eye. The snout is of a reddish gold colour, the head purplish, the iris purple and light blue. At the neck is a bright bar like gold, more than half an inch wide, running vertically; and then for an inch to the beautifully shaped pectoral fin, the throat is deep purple; directly after this comes a bar of golden yellow. From this point the upper part of the side is of a rose colour, shading off above almost into black, and passing below into a faint greenish hue, and then into a decided yellow. The dorsal fin is a narrow streak of bright canary yellow at the top; beneath this begins quite abruptly a blackish purple hue, which passes into a greenish straw colour. The lofty crested fish snake (*ophichthys altipinnis*) is a splendid animal, but also not a very pleasant one to catch. It is a fine powerful eel, more than three feet long, with a large mouth and pointed head. The colour above is olive green; beneath and in front, it is Indian red passing into a reddish hue behind; all along underneath it is speckled; the colour of the back is divided from that of the belly by a very sharp line of demarcation. The pectoral fin is of a beautiful purple, but the dorsal fin is calculated to give it a thorough snakey look, for not only is it marbled all over with Indian red, greenish yellow and brown, but it rises up almost immediately behind the head so as to look like a hood. The eye is very fine, having one ring of blue, another of purple, and a third of bright yellow. The teeth, however, are not nearly so formidable as in some others.

Time and space fail fast, and we must push on past other eels till we stop at the serpent fish Bonaparte (*ophichthys Bonapartei*). It is a finely-proportioned eel, from two feet to two feet and a half long, with a pointed head most beautifully marbled with the palest brown and brown almost of a purple hue, parted from each other by sharp trenchant lines of colouring, and running all over the head in islets and creeks. From the head backwards it is barred with purple brown, and a mixture of Indian red and golden green, the colours being very distinct. The bars themselves are shaped thus: the dark ones are wide below, then narrow inwards, and then swell out gradually to become round at the top, which reaches half way up the dorsal fin. Being nearly as wide as they are deep, they resemble in shape the old-fashioned coarse jars or pipkins turned upside down. The dorsal fin rises almost from the head; it is of a golden straw colour, and, besides being marked here and there with the bars, is dotted with brown purple spots. Then come more eels still. Tapeworm eels, not a third of an inch deep, and nearly, if not quite, half a yard long; green and gold eels, wonderfully slender and elegant in their figures, with diamond-shaped tails; eels coloured gold, shaded with Indian red and brown; others, coloured dark Indian red, brown, and white, with pectoral fins the hue of brickdust; many of them fine large fish, strong enough to test the temper of the best bamboo rod, or try the toughness of the best gut and Kendal hook ever made. Eels, again, with scarcely a vestige of fin, and that

only at the tail; some, coloured as if they had been dipped into a paste of red brick and mashed olives; eels that would take pages and pages to describe.

And now comes the most beautiful eel in the world. It is not merely the shape of the creature (the *leirurus colubrinus*), though that is faultless; "Oh no, it is something more exquisite still"—the colouring. This superb eel is about half a yard long, and only about half an inch deep, with a most elegant narrow dorsal fin, like a straw green silk cord lying along its back. From the tip of its snout to the tip of its tail, it is barred with yellowish nankeen and rich golden brown, both colours of the greatest delicacy and purity. The brown bars are shaped somewhat like a Minié bullet, with the narrow end of the cone turned downwards. The head, eye, and mouth, are extremely small and elegant.

The last eels to be here mentioned are the *echidnae*, nasty disgusting things, with a fleshy newt-like look, to which the thick dorsal fin, continued from the head over the tail, and the thick speckling with a dirty-meat like colour, which almost entirely covers some of them, in no slight degree contribute. The *xanthospilos* is one of the most remarkable. Though not really much stouter than the English eel, it looks much heavier, has a fleshy appearance, and is spotted in a most singular manner for a fish: the ground in the body being dark brown throughout, and lighter brown in the fin; all over the surface are sown bright golden spots, mostly round or oval in shape, and not bigger than a split pea; a few, however, are somewhat lengthened out. There are four parallel rows of spots on each side. In all these *echidnae* the eye is remarkably small: for instance, in this fish it is not more than the tenth of that of a conger on the same page, an animal only a little longer. The variegated *echidna* is nearly two feet long, and slender, being not much more than an inch thick at the thickest part. This fish is streaked all the way along, fin and all, with bright golden bars upon a dark brown ground. It is, however, difficult to say that these shades of colour can be called bars, or, indeed, to say what they can be called; for though tolerably uniform in respect to breadth, the golden stripes are mottled with many little irregular islets of brown, that they look like colour which has flowed upon glass: while each bar of brown colour bears from one to several spots of bright yellow, generally clustered into groups. The many-zoned *echidna* (*echidna polyzona*) is perhaps the cleanest built of these strange fish, but even it has a little of the newt-like look; something of the cut you would expect to see in the inmate of some cool dark grot, or an old Asian tank not kept over sweet. But it is very pretty in its way. Octavia might have put it in her bosom in lieu of a lizard, and Cleopatra might have paired it with the "pretty worm of Nilus." It is not above six inches long; the head is exceedingly small, and the tail pointed; it is of a beautiful clear brown colour,

with narrow vertical stripes of bright gold at intervals of a third of an inch. These stripes are nearly straight, though some few of them bend a little, and two of them, about an inch and a half from the head, are united below by a cross-bar of the same colour.

The commander of Tilbury Fort could not see the Spanish fleet because it was not in sight, and the circumstances which influenced the visual powers of so illustrious a person may well be allowed equal potency over those of ordinary mortals. I cannot tell what our naturalist has to say about eels, their ways and habits, their manners and customs, their lungs and spiracles, &c., because I cannot yet see the numbers of his great work which ought to contain all this. I look across the library-table for them, and behold a blank.

DREAMING SHARP.

WHEN people in Ireland have dreams of great significance they are said to "dream sharp," and I had a dream the other night that had much meaning in it, mixed up with a great deal of whimsicality. I thought I was present at the performance, not of a pantomime exactly, but of a sort of extravaganza equally grotesque as any pantomime I ever witnessed. It was entitled "The Metamorphoses of Mammon, with Wonderful Changes and Startling Effects," as set forth in letters of gold on a slip of white satin, for playbill,—all being magnificent in my dream, scenery, dresses, everything. I cannot remember a consecutive plot exactly, there being much of that disjointed wildness in my vision so characteristic of phantasma, but the main upshot of the piece was all about the attractions and temptations of money, and the plots of villains to obtain it. There was a quantity of allegory, as might be expected: one of the grandest scenes was the Temple of Mammon, and a leading character was the hierophant of the temple, ycleped Ghulthephoools. The King of the Inexhaustible Gold Mines, called Rhaubalyucan, held a foremost place also. The King publishes a sort of manifesto or proclamation, setting forth how Mammon rejoices in observing his votaries acquiring money, that for this purpose there is nothing tends so much to that desirable end as making offerings of gold in *his* temple. Mammon, moreover, delighted with this act of his worshippers, and the mere sight of the gold laid on his altar, *for a short time*, not only is undesirous of holding this money permanently, but permits his votaries to withdraw their lodgments in his temple whenever they like, according to their necessities or their pleasure. To encourage them, however, in the practice of votive investments of a more enduring kind, Mammon promises an increase of wealth to such as leave their treasure longer in his care, proportionably with the various value of the deposits, and this act of grace on his part is called a "*per centum*," while, from time to time, Ghulthephoools cries out in an imposing tone,

"*Bonus! Bonus!*" being given to Latin phrases, though his Latin would not bear a strict translation in plain English, for there was very little *good* in his *bonus*, as will be seen in the sequel.

But this politic move on the part of Rhaubalyucan, increases, as might be supposed, the votive tendencies of his subjects, and a special scene of great bustle occurs in the rush of crowds to the temple, who pass immense quantities of treasure over the altars of the "Fane of the Golden God" into the hands of his inferior ministers, for deposition in the "TREASURE VAULT OF THE TEMPLE," a scene of great magnificence: quite a triumph of the unrivalled pencil of Mr. H. Cleverly.

Amongst the ministers of the temple are "the Lords Directors," rather queer characters too. One might expect magnificent dresses upon the persons of Lords Directors: but no; they wore white aprons and white nightcaps—in fact, appeared nothing more nor less than *cooks*. They, wishing to pleasure Rhaubalyucan by the gratification of his inordinate appetite, cook away for him gaily, but after a manner unknown to Ude, Soyer, or Francatelli; and so far from hinting that he is ravenous, they suggest that his appetite wants stimulating, and recommend him to seek a bracing air, and as this can best be obtained by yachting, they procure for him a vessel appropriately called a "craft," somewhat strained in her timbers, for she had been engaged before in the Levant trade, and was distinguished among the knowing ones by the name of "The Three Decks and no Bottom." That title they change, however, to the more promising one of "The Floating Capital," but all they can do will not get her rated at Lloyd's as class A, No. 1. Nevertheless, she is considered quite fit for a start except as regards her rigging, so a gang of riggers is engaged, and to work they go with a will, pulling away like "good 'uns," and Rhaubalyucan, Ghulthephoools, and the riggers, soon set sail for the Gulf of Jugglum. On the shores of this gulf there appears to be a market—a fish-market—much after the manner of the celebrated market-scene in Masaniello. There is a chorus, too, as in Masaniello, the chorus being that of the riggers, who arrive in the nick of time at the market, and deal for flat fish and gudgeons extensively. Word for word, and note for note, the famous passage in the Masaniello chorus is copied in that of the riggers:

Take heed, whisper low!

After which thunders forth the well-known joyous outbreak,

The prize we seek we'll soon ensnare,

and the scene closes with a Pas de Gréours, or dance of riggers, a tremendous Rigadoon, "by the whole strength of the company."

Now, while the King and his worthy ministers are cruising about, the guardianship of the treasure vault of the temple is entrusted to the King's eldest son, Prince Khofferghutter, a name not very suggestive of fitness for his office; and an-

other official of very evil tendencies enters into a plot with him to rob the treasure vault. That official's name is Ballanzheet, apparently of mortal mould, but, in fact, one of the demons of the piece—for a good deal of devilry was interwoven through it. Ballanzheet is celebrated for his disguises, and by this means (that is, in disguise) passes into the service of the treasure temple, while, in fact, he is only an imp of the worst description, and a favoured child of the Father of Lies, and he (that is, Ballanzheet) and Khofferghutter make sad havoc in the treasure vault; in short, playing old gooseberry with the money is the fruit of their union.

Another of my dreamy imps was called the Demon of Distrust, at enmity with Khofferghutter and his confederate, and always dodging about hiding in sly places to watch them, and making ever and anon sharp speeches against them in most fantastical rhymes. In the course of this strange dream-drama the Spirit of Public Confidence appeared, who seemed but a simple sort of body, fond of works of fiction, which she was going about reading, much given to sweets of a deleterious and intoxicating character, made by a swindling confectioner called Suckkumbendibus, at whose shop this weak-minded spirit was a constant customer. Part of the "funny business" of this extravaganza consisted in Public Confidence having her pocket everlastingly picked by the oddest characters in which this dreamy drama abounded; and one circumgyrating sylph, in particular, with spangled wings, personated by a young lady, was very busy in cheating everybody she could. She was called "Legs," and a very nice pair she had, by-the-by, but, instead of being encased in white silk or in "feshings," they were dressed in black.

Some mysterious doings were going on between Prince Khofferghutter and this sylph, and once, on her flying away with a lot of money, the Prince, pointing to the spangled flappers at her shoulders, elegantly exclaimed:

"I say!—my eye!
How money *does* fly!"

This witticism "brought down the house" to such a degree, that I wonder it did not waken me.

There was a queer scene, too, between Ballanzheet and the Father of Lies. The latter asks why the former has a large bag of gold-dust in his possession. "I always melt my gold into ingots, in my fire here," says Father of Lies; and he proposes to do the same by Ballanzheet's gold-dust, if he likes. But Ballanzheet says he can turn his dust into a much larger amount than melting it down could produce. "How?" inquires Father of Lies. "By throwing it into people's eyes," says Ballanzheet, "*that's* how I do it!"

Towards the end of the piece, Public Confidence approached the Temple of Mammon with an ample offering, and Khofferghutter, with an insinuating smile and a low bow, received it from her. They both retired at opposite sides, the Demon of Distrust peeping from behind a column where he had been hidden. This column, like all the others of the temple, was of a

twisted form, such as Raffaele introduces in the cartoon of "The Beautiful Gate," and was composed of intertwined bars of gold, silver, and copper, representing pounds, shillings, and pence, and from this hiding-place, I say, the Demon of Distrust came forward. Looking to the point where Public Confidence had retired, he put his hands to his nose, after the manner of "taking a sight," and then to his sides, and shook again with a guffaw of a laugh. Then, after clenching his fists and brandishing them in a most menacing manner after Khofferghutter, he made to the audience, in a confidential style, one of his minacious and vindictive speeches.

"Villany of villany, will Time disclose.

'I know a bank whereon the wild thyme blows,'

Sweet William says. This question I propose:
Who knows a BANK whereon the vile time grows,
And venture to prognosticate 'twill never close?

For on that bank, alas! in vile time grows

Some parasites that steal the sap that flows,

And leaves the parent 'Plant' to withering woes!

Yes, upon that bank in vile time grows

Inward corruption, gnawing, without shows,

Like the maggot in the nut, or the canker in the rose.

Within the Fane, from gaze profane, a secret drain there flows,

Sucking down the money which the public never knows.

Stealthily, the wealth away, will melt away, like snows

That fall on pavements underneath which baker's oven glows.

'Twould take a conjuror to tell how all the money goes.

Is't chasing? is it racing? for no one can suppose

That horses fine, and costly wine, and dinners, and fine clothes,

Of cash by hundred thousands, could possibly dispose.

Is't knave and ace that go the pace, or little bones whose throws

Can make or break the reckless rake—that bird of night who goes

To a fashionable aviary of pigeons and of crows?

Or is there an ambition to be 'mong the 'ayes' and 'noes'

Of a certain 'Houze?' to get into which always costs *quelque chose*.

Or are there mines? For pantomimes so quickly can't transpose,

As 'balances' at bankers are transmogrified by those.

Or was 'the opera' taken? that ruin of repose,

To subsidise soprani and the meritorious toes

Of high *danseuses*, of able thews and sinews, who uncloze

The eyes of some old fogies thro' the opera who dose.

Or was it 'Pennsylvanian Bonds' that 'chaw'd all up?' Who knows?

But guessing is like fretting, of no use. Experience shows

Our grandmothers knew better where their trust they might repose,

For they kept their golden guineas safely hidden in their hose.

A ravelled worsted stocking is safer far for heirs
Than when a worsted banking-house unravels its affairs."

After this, there was an attempt at a grand piece of scenic illusion, but seemingly a hitch occurred in the machinery, and the audience began to hiss, and there were loud cries of "Manager! Manager!" The manager, however, did not appear, and the piece seemed to be hurried over to a termination.

An old witch hobbled in, holding up a bag, and crying, "Now for the catastrophe!" Then, opening the bag, she exclaimed, "The cat's out of the bag!" and out jumped a large cat, which changed immediately into a lovely young lady, dressed in white, and bearing a wand. She called on Prince Khofferghutter, in an appalling style, to "ap-p-e-a-r!!!" which he did, throwing himself on his knees before her. She then exclaimed, in a magnificent manner,

"Wretched youth!
I am the Spirit of Truth."

She waved her wand, and several of her attendants rushed in, some of whom carried off Khofferghutter in chains, while others pursued up and down the evil-doers of the temple, and a desperate hurry-scurry ensued. In the midst of all this shindy, the Spirit of Truth shook her wand at the temple, over whose portico, by the way, blazed forth in letters of gold,

"TEMPLE OF MAMMON,"

and at this condemnatory motion of the wand down fell the "Fane of the Golden God" with a loud crash, a cloud of dust arose from the fallen rubbish, and all that remained of the temple was the *name*, which still appeared on the cloud; but even that underwent a change, for the initial letter M was metamorphosed into G, so Mammon became Gammon.

OUR UNCLES.

I HAVE vowed to take our uncles down a peg, and now I will do it. I have said that they are vain, purse-proud, pretentious, blustering old humbugs, and I hold by that. I repeat, aunt is the friend, not uncle. Mind, I speak *ex cathedra*, for I am an uncle myself, and you know the proverb: which, being interpreted for the present occasion, is—set an uncle to catch an uncle.

No, no, my fine fellows, you can't deceive me. I know you, with your broad-brimmed hats, and your flowered waistcoats, and your gaiters, and your malacca canes, with the tassel, and all the rest of your Brummagem avuncular paraphernalia. What is the meaning of paraphernalia? Tell me that. Goods in a wife's disposal. Just so. All the good that is in you is derived from your association with our aunts. You shine with a borrowed light. You are the moons of our family system, full and fair enough in the face sometimes; but pale and cold. Our aunts are the warm suns.

Come down from that pedestal. I am regarding you as an image now, a senseless stock and stone, which we have worshipped too long. So,

I say, come down from that pedestal. Let me ask, who put you up there on that towering pinnacle, where you have no right to be? I will answer that question. The comedy writers put you up there. You were put up there as a *Deus ex machina*, a figure to be let down a wire, a mere dummy with a sham purse, and sham sovereigns in it—you being wound up to give those sham sovereigns to a sham nephew, whose distress is as much a sham as the "gold" which relieves him. If those pieces chinking in your purse were anything better than discs of tin, you would see your nephew hanged before you would give him one of them.

Holding the mirror up to nature, I can find no one at all like you reflected in it. You exist only in the imagination of the comedy writer. He brings you out from his box of figures, as occasion requires, just as he brings out the wicked lord and the virtuous peasant. What is the difference between you and the wicked lord? The wicked lord dresses in sky-blue velvet and you dress in snuff-brown. The wicked lord wears a sword, and has elegant legs; you carry a malacca cane, and make up your legs to convey the respectable idea of rupees and gout. As to the difference between you and the virtuous peasant, it is simply this: you say "Gadzooks" and he says "Dang it." Which is the full extent of profanity to which he will go in presence of the public, albeit out of his flowered waistcoat he can swear like a trooper, just as you, when you lay aside your broad-brimmed hat, your gaiters, and your malacca cane with the tassel, can be, in reality, as wicked, as cruel, and as heartless, as the lord is supposed to be. Yes; the lord is wicked because he is a lord; the peasant is virtuous because he is a peasant, and you are rich and generous because you are an uncle. It would be just as reasonable to regard a man as pious because he is a pork-butcher.

I appeal to the public. Is not this your idea of uncles? That they are all kind-hearted old fogies, whose whole mission on earth is to give their nephews and nieces sovereigns, and make them happy; that they are short and fat and choleric, gruff externally, but within, warm; that, almost as a rule, they make a great deal of money in India, and come home on purpose to die of liver complaint, and leave it all to the children of their brothers and sisters; that they condemn themselves to celibacy for this very purpose, and die happy in the consciousness that they have fulfilled that purpose. Yes; you admit it—this is your idea of uncles. Now, whence have you derived that idea? Is it warranted by your own experience? When you have had sufficient time to review your uncles and reckon up how many sovereigns they have given you, and what amount of happiness they have conferred upon you, I have no doubt you will be very much surprised to find that it is *not* warranted by your experience. You have had faith in an uncle of this sort; but when you come to turn him about and examine his points, you discover that he is nothing but an

idea—an idea of the comedy writer. He has been handed down to us from the earliest eras of the drama, until we find him setting a copy to all modern time in the School for Scandal. Do you believe in Sir Oliver Surface? I don't. Do you believe that an uncle of real life would have troubled himself about those arcades ambo, Joseph and Charles? Why should he? Joseph was a cold-hearted hypocrite; Charles was a spendthrift, and as great a hypocrite as Joseph. Don't tell me it was because he had natural affection that he wouldn't sell his uncle's picture. He knew very well all the time who the old fellow in the snuff-coloured coat was. Careless had warned him beforehand. And the old donkey, Sir Oliver, was vain enough to believe those crocodile tears genuine! I know I have tried on little dodges of this kind with my uncles, and it was no go. I have baited the hook with real genuine affection, but they wouldn't bite. You see the sovereigns which they *chinked* in their pockets were made of gold, not of tin. And in this connexion gold is more a hardener of the heart than tin.

It is true we are all familiar with these absurd uncles, who are for ever going about with a breastful of human kindness and a purseful of money; but, according to my experience and the experience of a large circle of nephews and nieces of my acquaintance, we rarely—never, I may say—meet with them, except on the stage. That *jeune premier's* stage uncle is giving him gold and his blessing, while his real uncle at home is selling him up for the fifty pounds he owes him.

As a matter of fact and reality, I prefer the tragedy writer's view of our uncles. In tragedy they are uncles who smother us in our sleep, who burn our eyes out with red-hot irons, who take us into dark woods and lose us, who poison our papas as they lie sleeping in their back gardens of an afternoon. This sort of uncle is much nearer the mark of real life. Instead of his being designed by nature and a beneficent fate to be a blessing to his nephews, his nephews are designed to be a curse to him. They stand in his way, or they are always wanting something of him, or they are a disgrace to him. It is only natural, therefore, that he should consider them bores, and treat them as such.

According to my experience, the uncle of real life seldom bears any resemblance to the ideal which we are all so fond of cherishing. He is neither uniformly good, as he appears in comedy, nor uniformly bad, as he is represented in tragedy. He is of all sorts, and in the majority of the aspects which he assumes he is about as indifferent and unsatisfactory a person as is to be met with on the stage of life.

Let us review some of the uncles whom we all know and have experience of every day. About that uncle who goes to India, makes a heap of money, and comes back expressly to die and leave it all to his nephews and nieces. Who knows him? Is there one person in ten thousand who ever had, or ever will have, such an uncle? Is there one in a million? I opine, not.

Such a phenomenon has been seen and known, no doubt, but he is not the uncle of every day in the week; far from it. I once thought that I had an uncle of this delightful kind, but I was mistaken. True, I *had* an uncle—he remained in India many years, he made a large fortune, and he came home (as we all expected) with the amiable intention of dying and leaving it to his relations. But in this latter respect he neglected to fulfil his mission. After reaching London he came down to the country place where we lived, and excited us all to a pitch of delirium with a story of his immense wealth and benevolent intentions. We made a great fuss with him; we launched into enormous expenses to entertain him and make him comfortable. We gave him the very softest bed in the house to die on, we provided parchment, pounce, and sealing-wax for the will. The girls broke off their matches with substantial young farmers in the expectation of elegant earls; the boys forfeited their indentures in the assurance of commissions in the army; we snubbed and slighted our old humble friends, and quarrelled with them. In fact we conducted ourselves as if we had had the bird in the hand. But the bird was still in the bush. He flew away to London to settle his affairs, but he never came back, and we never heard of him more. It was suspected that he was murdered in London for his money, but I don't believe he had any money; my opinion is that he was a boasting, lying humbug, like Joe Grimaldi's brother, of whom I will never believe anything but that his design was to impose upon Joe, and live upon him until he should be disposed for another voyage. Did I not once know an uncle who came home to his family and excited great expectations (at the same time securing for himself great attention and hospitality) by reason of a large and heavy box, which he said he had brought direct from the Australian diggings? This uncle remained with his family for six months, living on the fat of the land, and hinting mysteriously every now and then that the box would be opened some day soon. But one morning he disappeared suddenly, and when the box was opened by his expectant nephews and nieces it was found to contain paving-stones!

That rich uncle from India was the ruin of us. We had got into debt on our expectations; we were sued on account of calipash and calipee; we had to borrow money of the neighbours we had slighted; we had to eat humble pie and abase ourselves in the dust. I have known a rich uncle, and so, no doubt, have you—an uncle who lived by himself in a fine house, securely guarded by a spiked wall behind, and a dragon of a housekeeper in front. We all look up to that uncle, and have expectations of him. But, generally, that uncle looks down upon us, and disappoints those expectations. It is no easy matter to pass that dragon of a housekeeper, looking out from her tower of observation in the front parlour. She has a keen eye for nephews wanting a few pounds, or a suit of clothes, or a letter of recommendation. It is really wonderful how very often an uncle of this

class, so guarded, is "not at home." And when he is at home, and you are admitted to his benevolent presence, does he poke you in the ribs, call you a sly dog, and chuck you purses of money? Does he? But why do I ask, when I know it is much more his disposition to slap you in the face, call you a lazy dog, and turn you away from his door. If he gives you anything—which he rarely does without consulting his housekeeper—he gives it you grudgingly, telling you that this is the last time, and you mustn't apply to him any more. And how does he ask about his dear brother, your papa? Does he not ask after him as if he were a low, unfortunate person, who had no business to be his brother? And when you tell him that your papa has had another misfortune, he says, "Humph!" which is a word which is never used by any one but curmudgeons and grumpy uncles. Is it in your recollection that, when you visit a rich uncle of this kind, you are always sharply told to wipe your feet, and not to make a mess with the crumbs of the dry stale biscuit they gave you for refreshment? How often does this uncle make a fool of himself (and of you) by marrying that dragon of a housekeeper, or leaving all his money for the promotion of something—which is anything but the welfare of his own flesh and blood?

There is another variety of rich uncle, who is a good deal more pleasant in a certain way. He is rather a jolly old party, but he is a humbug, for all that. He slips a sovereign into your hand just to enjoy your surprise and delight; he takes you out for the day, because you are a handsome lad, perhaps, and people may take you for his son. Notice him prick up his ears when some one says, "Hasn't that old gentleman got a fine boy?" How often does he introduce you to his friends, and say, "My nephew, sir," quite proud to let people know that he has members of his family better looking than himself. In the innocence of your young heart, you think it very kind of uncle to take you to the theatre, and sit out, for your sake, some play that he must have seen scores of times. You don't know then, but you come to understand afterwards, that it was a much greater gratification to him to watch your wonder and astonishment and to listen to your hearty boyish remarks, than it was to you to gaze at the brilliant scenes, and listen to the fine talk of the actors. It is a new sensation to the selfish old hunks! When he gives you that sovereign and pays for the brougham and the box, he has had his pleasure cheap.

But, if I am not mistaken, we are all much more familiar with uncles who are not rich, who, indeed, are anything but rich. I have known uncles come back from India and lands of gold, in rags and tatters—with very generous dispositions, no doubt, but without the means of showing them. I have known nephews and nieces club together to send those uncles back again to India and lands of gold, not with the faintest hope that any of the gold would ever stick to them, but simply to get them out of the way.

I knew such an uncle once, who came back from El Dorado and declared that he would hang himself if his married niece did not give him a new pea-jacket with brass buttons. The favour which this uncle did to his relations was to get drunk and consort in an unseemly manner with the servant maids.

And who has not known, to his cost, that uncle of a free and liberal disposition—as regards himself—who never settles down to anything, who lives gaily at the expense of the family, and, in bearing the name of the family constantly drags the name through the dirt and brings it to disgrace? This is an irrepressible sort of uncle, whom there is no disposing of. His brothers and sisters, and nephews and nieces, are people of credit and renown in the world, and they don't like to send their scape-grace uncle out of their own immediate sphere, where they are well known, into another sphere where they are not so well known. And so they take the viper to their bosoms, and bear with him, as best they may, while he bites them all over. I declare, upon my honour, that this is the most generous uncle I have ever met with. Yes, I have known *him* poke his nephews in the ribs, and call them sly dogs, and give them money. But it was not his own money!

I don't like to say anything about the poor, unfortunate, half-starved, broken-down uncle, but he is, if I may be allowed the expression, a frequent fact, nevertheless. He is an uncle whose existence is sometimes kept a profound secret, who is warned never to come to the house when there is company, and who, when he does arrive, on a borrowing expedition, at an inopportune moment, is hid away out of sight in the housekeeper's room, or the kitchen. I am afraid I can remember an uncle of this class, who, for many years, was only known to his nephews and nieces as "the man." He was a man, but I fear he was not a brother.

These are very unpretending uncles, who would never take the liberty to poke their nephews in the ribs, and never have any money about them to chuck at anybody. I pity them. But as for those blustering, purse-proud patronising uncles, who get the credit for unlimited human kindness and generosity, they are arrant old humbugs and pretenders. I vowed that I would take them down a peg, and now I flatter myself I have done it.

AMATEUR FINANCE.

IN THREE PARTS. PART III.

AMONGST the directors of "THE HOUSE AND LAND FINANCE AND CREDIT COMPANY (LIMITED)," there was hardly a single individual who did not attempt to serve two masters. We had on the Board soldiers, sailors, barristers, retired Indian judges, country gentlemen, solicitors, and pure idlers—individuals whose whole day was taken up in finding out the best way of killing time—but we had very few merchants, and no bankers, or men whose business it had been to deal in financial undertakings. But notwith-

standing this, we all thought ourselves fully competent to negotiate or discuss any undertaking, no matter how large, or no matter how intricate were the various ramifications which had to be considered ere we decided the question.

After we had been some little time at work, and our credit was pretty well established, one of the small South American republics applied to us for a loan of two millions sterling. That is to say, the government in question did not ask or expect us to put our hands in our pockets and make over this amount to them; nor yet was it deemed likely that we should sign a cheque on our bankers for two millions, and send it to them in a registered letter. What they wanted was that we should "place the loan" on the London and foreign markets for them, and this we undertook to do on certain conditions. These were, first, that our commission should be two per cent on the whole amount if we succeeded and "floated" the undertaking, and one per cent if we failed in so doing. Thus, whether the loan came off or not, we were certain of a commission of at least twenty thousand pounds, or if the loan was taken up, of double that amount. In the second place, the loan, if it succeeded, was to be paid half in cash, and half in acceptances of our company, which were to be renewed every six months. And lastly, the customs revenues of the republic were to be made over to us as security, and we were to put men of our own into office as receivers of customs, until the loan was paid off. The loan was to be issued to the public at seventy-five, or, in other words, for every hundred pounds worth of scrip in this loan, the subscribers would only have to pay seventy-five pounds, and every half year a certain number of these bonds—which were to be decided by lottery—were to be redeemed at par. Thus, let us say that Mr. Jones subscribes for one thousand pounds in this loan; he will only have to pay seventy-five per cent for the sum, or seven hundred and fifty pounds for one thousand pounds' worth of bonds, and he would receive interest at the rate of six per cent upon the thousand, not upon the seven hundred and fifty pounds. Moreover, let us suppose that at the first or second drawing of lots to decide what bonds of the scrip is to be redeemed, he was fortunate enough to have one, two, or more of his numbers turn up, he would then receive one hundred pounds for each seventy-five pounds he had laid out. The mere chance of being fortunate enough to secure such a prize, was of itself quite enough to attract plenty of subscribers. Our company showed its complete confidence in the undertaking by subscribing largely to the loan on its own account. But as the directors knew that all the shares for the company could be paid for in our own acceptances, there was but little of our capital which could be risked, no matter how much of the loan we—acting as a corporation—should take for ourselves.

The loan floated, there was no possible doubt

about it. At the very favourable terms which we had offered it to the public, the two millions had been subscribed for at once. Of this gross total some three hundred thousand pounds belonged to our company; and although we paid for them in renewable bills of our own, no sooner was the scrip issued than we made use of it to raise more money as we wanted it. Thus our bills really often procured for us exactly double the value of the sum they represented upon paper. If we wanted funds, we often placed as security in one of the joint-stock banks the bonds, or coupons, we held of the loan, the bank manager who advanced the money little thinking that the scrip he was taking as security was based upon no better foundation than bills which bore our own signature and no other. In short, the signature and seal of the company was the foundation of more transactions than most people dreamt of. We were always able to purchase any amount of shares upon our own acceptances at three or six months, and these shares could be always quickly turned into cash when we required it. In fact, it was a system of founding credit, or getting credit, upon our own bills or notes of hand, and real security beyond our own signatures we had none whatever, although the fact was never fully understood by the public. This sort of business suited us. The paid-up capital of the company was never laid out at all, but was kept at interest with our banker. The capital we worked upon was what we made by our own bills, and of this we created as much as ever we wanted. What wonder, then, if our profits were large? In measure as we required money to work with, we, so to speak, coined it, and this gave us interest at a high rate, with interest upon interest, almost as much as ever we required. Our concern did not belie its name. We were rightly called a House and Land Company, for it was on such securities that we professed chiefly to lend, and as to being a "Finance and Credit" affair, we certainly worked on credit, for the whole basis of our scheme was to make others take on credit paper bearing our signature, and pay us very highly for taking it. The loan for the South American republic we carried through, and a most profitable business it was for us in every way. The English public took up the full amount of two millions, so that there was little or nothing left to place on the French or other foreign markets. As I said before, the fact of obtaining for seventy-five pounds scrip of a recognised government for one hundred, proved a temptation which few people could withstand. Moreover, after six months' time a certain portion of the scrip would be paid off at par, and every bondholder had a chance of obtaining this great piece of good fortune. Then, again, the payments of each shareholder had not to be made at once, and what will nine men out of ten not do on credit when they can obtain it? When an individual applied for shares in the loan, he had to deposit five pounds, a similar sum when the shares were allotted to him, and as much more a month later. After this, he had to pay

fifteen pounds every two months, until he had paid off the whole seventy-five pounds, so that he had about nine months in which to turn himself round and get the money.

When the transaction with the South American government was so far finished that the loan had been taken up, our account with them stood somewhat as follows: We held security, more or less good, over the customs dues of the country for two millions sterling, on which sum they had to pay us two per cent commission, and six per cent interest. For this they received one million five hundred thousand pounds, the payment to be spread over a year, and to be made two-thirds in cash and one-third in our acceptances, which of course we could renew as we thought fit. Thus we really, for our own bills, not cash, of seventy-five pounds, obtained scrip worth one hundred pounds, and charged interest at the rate of six per cent upon the hundred pounds. The commission was to be deducted from the first payment of the loan, and had to be paid in hard coin. The securities which the South American government gave us we made available to raise money upon when we wanted it, and thus, as I have before pointed out, we made our own signature—that is to say, the bills we gave—good for obtaining, as it were, double the amount which they represented.

But whilst working out our scheme in foreign lands, we did not neglect the harvest at home. Few people who have not been behind the scenes can be aware what immense interest can be obtained in London—in the City, from business men who are reported to be in good and even excellent circumstances—if the thing is managed quietly, and no one knows that the advance has been made. In every bank, every bill-discounter's office, every finance company's establishment, there are small, private, Chubb-locked ledgers, which, if laid open to the world, would cause a far greater sensation east of Temple-bar than if all the "seals of confession" throughout Europe were broken. It is not only the needy West-end swell, or the broken-down Guardsman, or the man who has made a bad book at Goodwood, that must have money, and will pay any price for it, provided the transaction is "kept dark." I have known a firm whose signature in any commercial town in Europe would have been good for half a million and more, so hard up, that if they had not been accommodated with two or three hundred thousand pounds, they must, as the Americans say, have "cracked up." In such cases, men don't go to their bankers; on the contrary, they always endeavour to keep up a good show with that individual, and for this reason never allow their balance with him to run lower than a certain fixed amount. Customers like these we dealt largely with, and of course made them pay highly for the accommodation we gave them. I remember an instance of this kind. A bill-broker came to me as managing director of the "HOUSE AND LAND" one morning, and asked whether we would accept his drafts on our company for a hundred and fifty thousand pounds, provided we came to terms respecting

the interest and commission which was to be paid. I, of course, answered his question, Scotch fashion, by asking another, which was, what securities he had to offer us. He named certain bonds, shares, debentures, and such-like, all of which were quite third or fourth class securities. These I declined, feeling certain that there must be something behind which I could not yet see, and being, at the same time, somewhat surprised that so old a hand in obtaining loans, discounts, and advances, should propose such very indifferent security. Presently, as if struck with a sudden thought, he exclaimed, "Suppose I was to bring you a letter of guarantee from Messrs. Blank and Blank," naming a very large and first-class discounting firm in the City, "would you let me have the money?" I at once replied that I would, and in twenty minutes he returned with the letter from the firm he had named, in which they undertook to repay us the loan, if it was not liquidated by the borrower on such a date, or to pay off any portion of the loan which was unpaid at that period. The security was undoubted, and, after some little bargaining about the commission and interest, the transaction was concluded, although I was still sadly puzzled to understand how it was that the broker had obtained the guarantee of Messrs. Blank and Blank, or what he could want with so large a sum of money. In due time the loan was repaid, but it was not until some months later that I found out, by mere chance, the outs and ins of the transaction.

The broker some months later suspended payment, and as he owed our company a few hundred pounds, I was appointed one of the committee to investigate his affairs. His books were not very voluminous, and were exceedingly well kept, all in his own handwriting. Amongst other matters, I found that he had no less than three separate accounts open with the great discount house of Blank and Blank. One of these was a discount account, in which it appeared that he had, from time to time, in the regular way of business, discounted bills of customers with the firm. This was of course perfectly intelligible, and needed no explanation whatever. The second, a loan account, was also plain. The broker had from time to time borrowed money from the great discounting house, and had repaid such advances. But the third account, headed Guarantee Account with Messrs. Blank and Blank, I could make nothing of. From it the broker appeared to be a creditor of Messrs. Blank and Blank, and nothing was shown why or wherefore these sums due to him, or paid to him, had been earned. We could not make the books balance by taking in this account. The name of our company, being put down as a creditor of Messrs. Blank and Blank, made me still more anxious to learn all about the transactions detailed in the books, and I questioned the broker concerning it. At first he declined altogether to answer me, but, upon being pressed, and upon my threatening to have the estate thrown into bankruptcy, when he would be obliged to answer the commissioner of the court,

he gave me the information I required. It would appear that Messrs. Blank and Blank, although passing for men of almost unbounded wealth, were often very hard pressed for money. They did not like to make their wants known to any one, as, to do so, they would at once and for ever ruin their credit. What they did, therefore, was to employ as middleman my friend the broker, who borrowed the money as if for himself; but gave the security of those for whom he really obtained the loan. I found that the same little game had been carried on with almost every bank and finance company in London, and that whilst passing for a firm that could command any sum it liked, they were, in point of fact, obliged day by day to feed their till with the money of others, borrowed in the name of a third party.

But there were many who came to us direct, and who, rather than let it be known that they were in need of a few thousands, would have pawned themselves, and sold their families into slavery. Many of these were in our books; although the full nature of the transactions were known only to myself. I remember the head of one of the most wealthy mercantile firms coming to me one forenoon, and offering to deposit with me the title-deeds of his estate, which was worth some fifty or sixty thousand pounds, and also to give me a private bill of sale over his furniture, plate, pictures, carriages and horses—worth at least ten thousand pounds more—if I could let him have twenty thousand pounds that day, and until the next mail from India arrived. There being no danger whatever in the transaction, I agreed to let him have the money—in bills drawn by a third party, a man of straw, and accepted by us—at once. The advance was only wanted for about twenty days, yet I charged him two per cent commission, and at the rate of five per cent per annum. The loan was worth any sum that could be named to him. Had he not obtained it, the bills of his firm would have been returned that evening, and the house—of old standing and great respectability—have been in the Gazette next day. As it was, he was able to tide over the difficulty. By the next mail from Bombay the expected remittances came, he repaid the loan, and no one was a bit the wiser of the touch-and-go danger he had escaped.

But why, it will be asked, should not this party have applied to his banker for an advance? Would not that person have been the most natural person to go to when in difficulty? To this I reply, that, in these days of joint-stock banking, no merchant who is at all on shaky ground likes to apply to the manager of a bank for an advance. In the commercial world, credit is everything. If the manager of a bank at which you keep your account knows you to be in difficulties, he is, in a measure, obliged to inform Messrs. Smith, Jones, Robinson, and Brown, who are his directors and masters. When your credit has been talked of in the bank parlour, you are little better than a dead man. Besides, do you suppose that Smith will not tell the story

—in confidence, of course—to his friend Wilson, as they go home together on the knife-board of the Clapham omnibus? Or, when Jones goes this afternoon to the board meeting of the Grand Junction of Mexico Railway Company, of which he is a director, will he not mention what he heard to-day at the Resistance Bank? Of course he will; and your name will be “up,” be talked about; your bills will not be discounted readily, if at all; and, in a word, your credit be shaken, which means gone. But why not go to a private banker? It is not given unto everybody to have private bankers, and they, too, are often as difficult to deal with as the manager of a joint-stock concern. In former days it was different. Any man who could show his private banker that he could pay twenty shillings in the pound, was certain to be helped to the very utmost of the security he could offer, and very often beyond it. It is still so with West-end and country bankers, when noblemen, country gentlemen, or others who have dealt long with them, and have real security to offer, are in temporary troubles. There are very few whose names are in the Peerage, the Baronetage, or Burke’s Landed Gentry, but what have once or oftener in their lives gone into Coutts’s, Drummond’s, or Ransome’s with an anxious careworn face, and come out in a quarter of an hour looking quite jolly. The best of men—the best in a pecuniary as well as in a moral sense—may, and will, want money until the end of time, and if they behave honestly with those who lend it them, will be able to borrow again and again. But in the present day merchants don’t much care to keep their accounts with private bankers. The latter is to the trader what a father confessor is to a Roman Catholic, only that the latter is a good deal more indulgent than the former. The banker knows all that the merchant does, and in these days of great commerce and great over-trading, most men in a large way of business divide their accounts, so that no one bank need know all the risks they run in trade. There are now few firms that don’t patronise more than one bank. If a house deals exclusively with a private bank, you may take it for granted that it does not put its hand out further than it can draw back, and the head of the firm is a steady-going, well-to-do individual, who seldom wants to discount, and who sleeps easy at night.

Finance companies are upon a different footing. They are to commerce what the Jew money-lending, West-end-living attorney is to the Household Brigade. They charge high, run greater risks, make greater profits, and keep transactions they enter into much quieter than the banks, either private or joint-stock. This is one reason why they flourish so greatly. The managing director of a finance and credit company is everything, and does not even tell his colleagues who are the parties that have borrowed from their purse. So long as the securities he holds are good, and are of greater amount than the money he has lent, the other directors ask

no questions. Unless the latter have every confidence in him, they would not commit their affairs to his management, and, in point of fact, he but acts as a pawnbroker on a large scale. His chief work is to see that the article pledged is worth more than the money advanced upon it. When large advances have to be made to other companies, on which financial operations of great magnitude are entered into, the directors, as a body, control the decisions arrived at by the board. They don't run great risks, or at least they don't think they do, and so long as borrowers will take their acceptances as cash, and pay interest for the use of their signature, there can be no doubt that finance and credit companies must make large fortunes for their shareholders.

There is one, and only one, circumstance which can injure establishments like ours, and that is when discounting becomes difficult. Unfortunately, this turn in the events of the trading world took place when we were at the height of our prosperity. Money got tight, and then tighter. The first intimation we had of there being a slight cloud in the horizon, was when one of our best customers applied for a loan of some ten thousand pounds, and requested that we would make the advance in cash, as he had found it difficult to discount some of our paper. Not that our bills were in any way exceptional. A commercial crisis was at hand, and, as if by instinct, all men began to limit the business they were doing. Short-dated bills became difficult to discount; long-dated paper impossible. We had a great deal of money on deposit, for we could afford to pay a higher rate of interest than the joint-stock banks, and consequently had many more depositors. By almost imperceptible degrees these commenced to withdraw the sums they had placed with us. After a short time, this deficit in our disposable balance began to be sensibly felt, but we believed that the storm would pass by, and even that the air would be benefited by the slight commercial thunder which had made itself heard. Unfortunately, when London, which may be called the heart of the mercantile world, is affected, the whole world feels more or less the effects of the illness. In South America there was a general stagnation of business, in consequence of which, the interest upon the loan we had negotiated for the government began to be very irregularly paid, and after a time was not paid at all. This event not only affected our funds, but affected still more our credit. As a matter of course, the want of punctuality on the part of those who had raised this money in England, became very soon generally known in London, and we found it almost impossible to raise money, as we used to do formerly, upon our own acceptances. We had still a good deal of business on hand, but chiefly with foreign houses and in foreign markets. We sent out a special agent to South America, in order to try and recover at any rate a part of the money we had lent; but after a time he reported that he found it impossible to do anything, as the local authorities threw every

possible obstacle in his way. We then made a complaint to the Foreign Office in London, who sent out instructions to her Majesty's representative in the republic, who made a reference to the authorities at home, who promised to do their utmost for us, but in the end did nothing. What could we do, or what could we expect? England would certainly not go to war with a republic situated thousands of miles away, for the sake of a finance company, so we had but to make the best of a bad job, and wait for better times.

In the mean while, the aspect of things was not improving at home. The joint-stock banks, having long watched our success with jealousy, now rejoiced when they found that both duty and inclination led them to wound us upon our weakest point, that of refusing to discount our paper held by third parties. At last it came to this, our acceptances were so very difficult to negotiate, that borrowers would not take them as cash, except at a very low rate of interest. Our directors thought they would contract greatly the limits of our business, and only advanced money to those who could produce the most unexceptionable security. But here, too, we were foiled. Those who had really sterling security to offer, did not bring it to us, they went to the joint-stock banks with whom they had dealt all along. We determined not to offer our bills any more to customers, but when we made any advances, to do so in cash. This worked very well for a time, but, of course, lessened immensely the amount of profits we had to show at the next general meeting, and of course made the shareholders angry. A very stormy discussion was the result. Our shareholders had all along been accustomed to very high dividends, and thought they were to last for ever. Finding their mistake, the needy—who are always the most greedy—amongst them commenced upon that most sure mode of bringing a company to grief, abusing the directors. It is curious, under such circumstances, what mere children a great number of those who hold shares in joint-stock companies become. What sane man, if he was disgusted with the way in which his house had been built, would stand at the door and tell the faults of its construction to all passers-by? But English shareholders do more than this. When annoyed with the directors of a company, they not only find fault with them, but also with everything that concerns the undertaking, and this in a manner that from its publicity cannot fail to greatly depreciate their own property, and, as a natural consequence, invariably lessen the value of the shares. When the price of these falls, they turn round and take the board to task for ruining the prospects of the undertaking; whereas, had they been content to hold their tongues, or else have washed their dirty linen at home, it is more than probable the shares in their company would have fallen little, if anything, in value. As a general rule, few shareholders who attend meetings of their company can resist the temp-

tation of seeing their own names in print. They pay, and generally pay very dearly, for their whistle, but they should not object to doing so, for it is but the natural consequence of their own acts, and for one company that is ruined by the manager or directors, a dozen are forced into the winding-up court by the more than absurd acts of their own shareholders.

Unfortunately for us, a rumour of Monsieur Montaine, as Mr. Montague called himself, having taken money from the proprietors of the estate near Bordeaux on which we had advanced money, got abroad, and the shareholders were exceedingly indignant, although they could not prove what they asserted. At the next general meeting, they asked questions which few of the directors could, and none would answer. Foiled so far, they passed resolutions, which, in undisguised English, accused the whole board of being rascals. The results of the proceedings were, that every one saw the shares of the company must fall in value, and in one week they came down from six premium to two discount. This was but the natural result of the stupid, blind, and useless rage displayed at the meeting. It became more difficult than ever for us either to float any acceptances of our own, or to get others to take them as cash. And whilst this was going on, all monetary transactions in the City became more and more difficult. Like every undertaking or individual that has prospered, we had many enemies, and these now began to run us down by every means in their power. Unfortunately, our hands were not clean enough to come into any court; we could neither appear before a jury nor before the opinion of the public, for there was very much to be said against us. Although it was worse than foolish of the shareholders to make a fuss about what could not now be remedied, I for one knew that in a general way these gentlemen had truth on their side. Perhaps no one of us who formed the board would have allowed that he had actually taken bribes, but there was little doubt that nearly every director—myself amongst the rest—had accepted presents and gifts, with which matters were made very pleasant to him. In proportion as these stories got abroad, our credit fell off, and with that we lost what little remained of our business, so much, indeed, that instead of the busy scene which was formerly witnessed at our offices, it became almost a matter of form going down there at all.

Still we had money to receive from loans formerly made, and outstanding debts ought by this time to have been coming in fast. But whenever either an individual, a firm, or a company is in difficulties, debtors seem invariably to think they need not trouble themselves to pay what they owe. In the days of prosperity, we had seldom or never to ask twice for what was due to us, but now letters from the secretary, letters from our solicitor, writs, and even judgments were required before we could get in our money. At last, it struck some shareholder that he could make a good thing of it by winding us up, and in

accordance with a proceeding which has before been described in this journal,* he commenced proceedings to bring the working of our company to an end. He succeeded; we are now in the Vice-Chancellor's Court, but how long we shall remain there it is impossible to say. A call of ten pounds per share has been made on our shareholders, but not one of them has obeyed the order, and I feel certain that nothing short of coercion will induce them to do so.

ARAB THOUGHTS.

GENERAL E. DUMAS, well known to fame as the historian of the Arab Horse, and still better as the acute author of *Mœurs et Coutumes de l'Algérie*, has nevertheless the modesty to speak of the Arab mind as a subject which is still almost unknown. Feeling the interest which the French nation has in becoming acquainted with the intellect of its subjugated colony, he is publishing, in the *Revue Contemporaine*, a series of *Pensées Arabes*. The thoughts, which are given in the picturesque disorder in which they originally cropped up, were collected, for the most part, in frequent conversations held with Abdel-Kader during his compulsory residence in France. As the general is an accomplished Arabic scholar, it is easy to understand that he would be anxious to profit by his daily intercourse with the illustrious captive, at first at Fort Lamalgue, and afterwards at the Château de Pau, whither himself and General Lheureux were deputed to conduct him, in 1848, by order of the government. Here are some of the sayings he collected:

Fortune has only a single eye, and that is on the top of her head. So long as she does not see you, she will call you by the tenderest names; she will treat you like her favourite child, and load you with benefits. But one fine day she will take you in her arms, raise you up on high, examine you attentively, and then repulse you with disgust, exclaiming, "Be off; be off with you! You are not my son."

The sultan is a palace, of which the vizier is the gate. If you try to climb in at the window, you run a great risk of breaking your neck.

Three things in this world try the rarest patience, and make the sagest lose his reason; the compulsion to quit one's native spot, the loss of friends, and separation from her we love.

Love begins with a look, exactly as a fire begins with a spark.

A sage, beholding a hunter who had stopped to converse with a pretty woman, called to him, "O thou, who pursuest and killest wild beasts, have a care lest that woman do not catch thee in her nets."

An Arab was asked, "Do you believe in the end of the world?"—"Yes," he answered. "Since I lost my wife, half the world has

* See *HOW THE BANK WAS WOUND UP*, page 276 of the last volume.

already disappeared; and when I die, in turn, the other half will vanish also."

Remember that princes have the caprices of children and the claws of lions.

She sent word to me, "You sleep, and we are separated." I replied, "Yes; but it is to rest my eyes after the tears they have shed."

He who greedily seeks honours and riches, may be compared to a man suffering from thirst which he tries to quench with the water of the sea. The more he drinks, the more he wants to drink, until at last he dies of drinking it.

Never despise counsels, from whatever quarter they reach you. Remember that the pearl is keenly sought for, in spite of the coarse shell which envelops it.

The vizier may be compared to a man mounted on a lion's back. People tremble as they see him pass; and he, more than any of them, is in terror of the creature he is riding.

When Allah has a mind to ruin the ant, he gives him wings. The insect, filled with joy and pride, takes his flight. A little bird passes, sees him, and snaps him up.

To kill, or to be killed, is the lot of men;

The lot of women is, to drag the lengthy folds of their garments along the ground.

An Arab woman was asked, What do you think of a young man of twenty?

He is, she said, a bouquet of jasmine.

And of a man of thirty?

That one is a ripe and well-flavoured fruit.

And of a man of forty years?

He is a father of boys and girls.

And of a man of fifty?

He may pass into the category of preachers.

And of a man of sixty years?

He is good for nothing but to cough and groan.

Her eyes are the eyes of a frightened antelope,

She breathes the pure air of the desert;

She lives entirely on laitage (milk-diet) and game,

And her complexion is darkened by the sun.

When I die, may my body be washed in her tears,

And may I be buried in her hair.

The well-born woman supports her husband in the trials of life, encourages him, and inspires his children with noble and generous sentiments.

The intelligent woman assists her husband, keeps a watch over his interests, and allows him to devote all his time to important affairs.

The pure woman obtains her husband's love, and acquires his intimate friendship. Nature leads us to prefer the person who has been loved by us before by anyone else.

Finally, the pious woman is strictly faithful to her husband, and maintains religious sentiments in her family:

Remember that an ounce of honour

Is better than a quintal of gold;

And the country where your dignity suffers,

Quit it, were its walls even built with rubies.

He who has never hunted, nor loved, nor trembled at the sound of music, nor sought after the perfume of flowers—do not say that he is a man. Say that he is an ass.

The best of wives is she who bears a son yet unborn,

Who leads another by the hand,
And whose steps are followed by a third.

I am vanquished by love; but she is so beautiful that my defeat is no humiliation.

The human heart instinctively loves everything that is beautiful; but in this world how many brilliant flowers do we find, which please our eye, and nevertheless are utterly destitute of any sweet or agreeable perfume?

By Allah, I would not espouse a widow, were her eyes the eyes of a gazelle. All her affection is for her late husband; all her thoughts are with the dead.

Do not attach yourself to a cruel man; sooner or later you will find him as pitiless for you as he is for others.

Do not speak of anything which you would not like to have repeated to-morrow.

Never remain alone with a pretty woman, even if you are obliged to occupy your time in reading the Koran.

Generosity is a tree planted in heaven by Allah, the master of the world, and its branches droop down to the earth. By them will climb to paradise he who treats well his guests, who fills the stomachs of the poor, and never keeps his hand closed.

When a young man marries, the Demon utters a fearful cry. His fellows immediately crowd round him, and inquire the subject of his grief. "Another son of Adam," he answers, "has just escaped out of my clutches."

The hand always open,

The sabre ready to start from its scabbard,

And one sole word. [Marks of nobility.]

To teach early, is to engrave on marble;

To teach late, is to write on sand.

Repentance for a day, is to start on a journey, without knowing where to find shelter for the night.

Repentance for a year, is to sow seed in your fields out of season.

Repentance for a whole lifetime, is to marry a woman without being properly edified respecting her family, her temper, and her beauty.

Somebody said to a cock, "Thou art nothing but an ingrate and a bad-hearted creature. Thou art well fed, and supplied with all the enjoyments of life; thou art vaunted, admired; and nevertheless, if we wish to caress thee, thou takest thy departure precipitately. Behold the bird of lofty lineage (thair el hoorr—the falcon); his whole life has been spent in the wilderness. And yet, if he become captive, he resigns himself immediately, quickly gets accustomed to his master, refusing to leave him, and showing his gratitude for every kindness of which he is the object."

"True," replied the cock. "But if he had seen as many of his fellows bled and roasted as I have seen brethren of mine on the spit, his conduct would not be different to my own."

Life is this: For a day of joy, you count a month of grief, and for a month of pleasure, you reckon a year of pain. There is no strength except in Allah.

Ordinarily, a man is better towards the close than at the commencement of his career. Why? Because then he has gained in knowledge, in experience, and in resignation. His temper is more even, he is less subject to be carried away by passion, and he has acquired a settled position in the world. But is the case the same with a woman? By no means. Her beauty passes; she bears no more children; she becomes morose, uncivil, and her temper gets sourer and sourer.

If, therefore, any one informs you that he has married a woman of a certain age, be assured that he has accepted two-thirds of the evil which the life of a woman contains.

Do not meddle with what does not concern you. Recollect that when the hounds are furiously fighting for a morsel of meat, if they see a jackal pass, they set off together in pursuit of him.

When a woman has adorned her eyes with kohl and dyed her fingers with henna, and has chewed mesteka (the gum of the lentisk), which perfumes the breath and whitens the teeth, she becomes more pleasing in the sight of Allah; for she is then more beloved of her husband.

Never marry a woman for her money; wealth may make her insolent: nor for her beauty; her beauty may fade. Marry her for her piety.

The goods of this world rarely bring happiness, and they almost always exclude us from the benefits of the next.

He who bears patiently the faults of his wife, will receive from the hands of Allah a recompense similar to that which he accorded to Job after his long sufferings.

This world and the next resemble the East and the West; you cannot draw near to the one without turning your back on the other.

The best way of getting rid of an enemy whose sentiments are elevated, is to pardon him: you so make him your slave.

There was inscribed on the principal gate of one of the cities of antiquity: To obtain admission into a sultan's palace, the three following conditions must be united: Wisdom, Riches, and Resignation.

Lower down was written: It is not true; if a man possessed only one of these qualities, he would never cross the threshold of a palace.

Destiny has a hand furnished with five iron fingers. When she chooses to submit a man to her will, she claps two fingers on his eyes, thrusts two fingers into his ears, and placing the fifth on his mouth, says, "Hold your tongue."

Death is a gate through which all must pass. But it is not, as is believed, the gate of the Unknown.

Have you done good?—it leads to paradise.
Have you done evil?—it conducts you to hell.

THE SIGN OF FIVE CENTURIES.

I HAVE been looking over one of the oldest houses in London—a house with a story attached to it—a house with a place in English literature only second to that famous timber domicile in Henley-street, Stratford-upon-Avon, where Shakespeare first drew breath. The house of which I speak is an inn, and it has been an inn for five hundred years, or more. It is situated about a stone-cast from one of the greatest centres of essentially modern London life to be found in all this vast metropolis; yet there it lies, dim, ancient, dusty, dreamy—wonderful even, if one begins to think of all that has come and gone since first it hid itself away in the venerable seclusion of its courtyard. From the great network of railways having their termini at the top of Tooley-street it is not ten minutes' walk to this quaint old house. You pass at one step from the nineteenth century into the fourteenth. Now, you are in all the roar of omnibuses, and cabs, and vans, with trains departing and arriving every minute, a hideous iron viaduct spanning the road, and telegraphic cables vibrating in mid-air; and now, you are in a shady nook, as quiet as a monastery, and as reverend (if not more so), where you ascend by external staircases and proceed by external galleries into the oddest of little rooms, which are as the very coffins of dead and buried times. Supposing you to have come from the Middlesex shore over London Bridge, your approach to this ancient hostelry has been in itself a curious pilgrimage. To the left are the railway termini already spoken of; across the road extends the new line to Charing-cross, striking sheer down close to the beautiful old church of St. Mary Overies, where poet Gower lies buried under a costly tomb, and Fletcher and Massinger occupy a single grave in the churchyard; to the right is the said church, lying sullenly apart at the bottom of a little valley caused by the artificial approaches to the bridge, as if indignant at its modern associates; a little way off, towards the Southwark Bridge-road, once stood the Globe Theatre, famous for the original production of certain plays, of which the world has heard somewhat ever since; and straight ahead stretches the old High-street of Southwark, not yet greatly modernised for all its traffic, and cherishing at its heart the ancient inn which has brought me all this way to see it and do it honour.

High-street, Southwark, is a land of old inns, as any one may perceive by looking up the quiet court-yards which open inwards from the main thoroughfare, and which you reach by passing under archways. Being the high road to some of the southern and eastern counties of England, the street has existed for centuries as one of the

great arteries of London. The Romans knew of it, and perhaps made it; or perhaps even the Britons, in the pre-Roman times, had already marked out a track to the southern coast through the marshy soil which in those days here spread itself about the uncertain confines of the river. In the middle ages, it was often thronged by pilgrims to the shrine of Thomas à Becket, and hence arose the number of inns by which the way is lined; for the pilgrims were commonly very jolly fellows, and did not consider it necessary to mortify themselves on the road. To this day, the White Hart, the George, the King's Head, and the Talbot—the last the most famous of all, under its more ancient and correct name of the Tabard—remain almost untouched, to remind us of the times when people travelled at the rate of only a few miles a day, and were obliged, even in the course of a short journey, to put up for the night at hostleries large enough to accommodate a small army with bed and board. At the White Hart, Shakespeare introduces Jack Cade, and it was here that Mr. Pickwick first made the acquaintance of Mr. Samuel Weller: the house until the last few weeks remained exactly as it was on the latter occasion, and as it manifestly had been for some centuries; but, as I write, it is being pulled down. Older than the White Hart, or any of the others, however, is the Tabard, and round its walls and on its roof will glimmer, as long as they shall last, the very dawn-light of English poetry.

"In Southwark," writes Stow, as far back as 1598, "be many fair inns for receipt of travellers; amongst the which the most ancient is the Tabard, so called of the sign, which as we now term it is of a jacket or sleeveless coat, whole before, open on both sides, with a square collar, winged at the shoulders: a stately garment of old time, commonly worn of noblemen and others, both at home and abroad in the wars; but then (to wit, in the wars) their arms embroidered, or otherwise depict upon them, that every man by his coat of arms might be known from others. But now these tabards are only worn by the heralds, and be called their coats of arms in service." It was from this house, towards the close of the fourteenth century, that nine-and-twenty pilgrims set forth on that journey which gave rise to the *Canterbury Tales* of Geoffrey Chaucer. At this distance of time we are little concerned with the speculation whether or not any such pious company ever really started from the Tabard under the exact circumstances described by our great old poet. That pilgrimages to the shrine of St. Thomas à Becket were frequent at that period, we know as a matter of history; and that they started from hostleries in the neighbourhood, at which they had previously mustered, is so probable as to be almost certain. Chaucer, though inclined to liberal views in religion, to the extent even of being a Wicliffite, was doubtless well enough disposed to join in the religious ceremonies of his age, if only for the sake of observing character; and it is therefore

not at all unlikely that he actually formed one of a band of pilgrims who bailed at the Tabard the night before their journey to the Kentish city. Again, it is probable enough that at least some of his characters are life-portraits; they certainly have all the effect of literal truth. But, even if they are pure inventions, they have been clad by the genius of the poet with that mysterious vitality which is more enduring than the mere life of flesh and blood. What men and women of the old days of Edward the Third and Richard the Second—apart from such as have become famous, historically or otherwise—possess a tithe of the reality of those jovial pilgrims who told tales of mirth and sadness, of life and love and death, of marvel and enchantment and saintly miracle, as they ambled by the way, and who shall continue to tell them in the free and facile verse of Chaucer as long as this English tongue is spoken on English ground, or in any region peopled by our race? The Knight who had fought in many strange lands, Christian and Heathen, and yet was "of his port as meek as is a maid;" the Squire, his son, "a lover and a lusty bachelor," singing and futing all day, accomplished in all feats of chivalry, and embroidered in his attire as a mead with fresh white and red flowers; the Yeoman, with his nut-head and brown visage, and his "sheaf of peacock arrows bright and keen," borne thriftily under his belt; the Prioress, who was simple and coy of her smiling, and yet such a sweet human soul, so all-compact of "conscience and tender heart," that we love her like a friend; the Monk, who evidently thought more of horse-flesh than of devotion, and rode with a bridle jingling in the wind like the chapel bells; the Friar, wanton and merry, who heard confession "sweetly," and gave absolution "pleasantly," and was great at weddings, and knew the taverns in every town better than the very beggars; the Merchant, who never lost an opportunity of proclaiming his vast increase in wealth, and who managed matters so well that no one had any idea he was in debt; the Clerk of Oxenford, who cared for books above everything else in the world, and who did not speak a word beyond what was necessary; the Sergeant of the Law, "wary and wise," who knew all the precedents from the time of William the Conqueror downwards; the Franklin, who was "Epicurus's own son," and loved in the morning a sop in wine, and in whose house it "snowed of meat and drink;" the Cook, who had an intimate knowledge of "a draught of London ale," and was unrivalled in the making of blanc-mange; the Seaman, who rode clumsily, as all seamen do, and was a good fellow, though not caring much for nice points of conscience, and was brown with the hot summer, and had felt many a tempest in his beard; the Doctor of Physic, who was grounded in astronomy, and studied the Bible but little, and read *Æsculapius*, and *Hippocrates*, and *Galen*, and *Avicenna*, and would eat nothing but what was very nourishing and digestible, and that not in excess; the Wife of Bath, handsome and free, and somewhat

plain-speaking; the poor Parson, who not only taught the lore of Christ and his Apostles, but first followed it himself; the Reve, slender and choleric; the Sompnour, with a face like that of a "fire-red cherubin," and who, when drunk, would speak in nothing but Latin; the Pardoner, the Ploughman, the Miller, and all the others of that famous company;—these men and women, even though they were but the generalisations of Chaucer's genius from a wide observation of English manners, are nevertheless real living beings to us who see them at the distance of five hundred years in all the elaborate vitality of actual existence. The tradesmen who kept shop along the High-street then, much as they keep it now, have vanished utterly,—are, to our poor human perceptions, less than ghosts and shadows—are absolutely nought. But these brain-children live, and defy chance and mutability. We see them move and act; we hear them talk and jest. Their vanities and passions endure as ours shall *not* endure; their very raiment has a kind of immortality in it. Standing in the external balcony of this old inn, and looking down into the court-yard where the pilgrims assembled previous to starting (for, at least, if anywhere, it was on this spot), I find the motley company rising again in form and colour, dividing into groups, or filing in stately procession through the gateway. It is a hot midsummer day as I stand here, and the brooding noontide sultriness and silence seem to bring a weird enchantment over the old place. I forget the modern accessories by which I am surrounded. I forget the railway, and the electric telegraph, and Tooley-street, and the warehouses which the great fire ravaged so in 1861, and omnibuses, and cabs, and Pickford's vans. I am stranded in a little nook of ancient times, and the very dust about me is the dust of buried days.

The oldest part of the inn lies back from the road, and is reached by passing under a house. You then find yourself in a court-yard, with the existing tavern to the right—itsself far from a new building, yet much more modern than the rest, and constructed, not of timber, but of brick. Immediately in front, as you enter from the High-street, and also to the left—thus making an angle, and occupying two sides of the court-yard—is the antique, timber-built hostelry, with wooden galleries, external staircase, and high sloping roof, which, there seems some reason to believe, is partially the same edifice as that which Chaucer must have seen. I observe, indeed, that Mr. Peter Cunningham, in his excellent Handbook of London, says that "no part of the existing inn is of the age of Chaucer, but a good deal of the age of Elizabeth." The point, however, does not appear at all certain. Speght, writing at the same time as Stow, speaks of the house as being the one from which Chaucer and the pilgrims started, and he adds that, having become "much decayed" through the effects of time, it had then been recently "repaired" by "Master J. Preston," with the addition of many

new rooms for the reception of guests. From this, then, it would seem that the house was only renovated and enlarged, not entirely rebuilt, at the time of Speght's writing. The best part of a hundred years later, however, a serious calamity befel the Tabard, and we shall have to examine whether that calamity deprived us of all traces of the original building. In 1676, a great fire broke out in Southwark about four o'clock in the morning of the 26th of May, and, according to the account given in the London Gazette of the 29th of the same month, "continued with much violence all that day and part of the night following, notwithstanding all the care of the Duke of Monmouth, the Earl of Craven, and the Lord Mayor, to quench the same by blowing up houses, and otherwise." In this conflagration, about six hundred houses were destroyed, either by the fire itself, or by being blown up. That a *portion* of the Tabard perished on the occasion, seems to be certain, because Aubrey, who lived at the time, alludes to the fact; but the older part of the building, as we now see it, can hardly have been erected as late as the end of the seventeenth century, as the style of architecture is manifestly that of a much earlier period. "Galleries like this," writes Mr. John Saunders, in his interesting paper on the Tabard in Mr. Charles Knight's London, "belong not to the time of Charles the Second;" nor, it may be added, do the rooms which open on to the gallery, nor the passages and corridors, nor the queer old attics, nor indeed any of the features of the place. The house in the High-street, under which you pass to gain the court-yard, was doubtless built after the fire in 1676; so, perhaps, was the tavern to the right of the gateway, where you may sit in a little bar-parlour, and order refreshments in a little bar; but the timber edifice at the back, and to the left hand, is unquestionably much older. The great question is as to the amount of rebuilding carried out by Master J. Preston. The fairest interpretation of Speght's words seems to be, that a portion of the Chaucerian hostelry survived the alterations and repairs; and, if so, it is almost certain that that portion remains to this day.

At any rate, the house has an hereditary connexion with the masterpiece of our first great poet, and it is certainly old, and quaint, and interesting. Ascending into the gallery, under the guidance of one of the female servants of the inn, who seems to take as lively a concern in the antiquities of the place as though she were an antiquary, I enter one by one the little, mouldering, dusky, panelled rooms, some of them still occupied as dormitories, some empty and unused, in which the very air seems heavy with a weight of centuries. There is something ghostly about the place, it is so much a thing of the past, and lingers so strangely in the full daylight of the present. The old timber, doubtless, is firm enough at the heart, for the floors are solid to the tread, and seem as if they would last a long while yet; but the surface of the great beams and panels crumbles to the touch,

coming down in a little grey and noiseless shower, like the stealthiness and mystery of death. The ironwork, as in the hinges of doors, is red and cankered with the rust of years; and damp "has written strange defeatures" on the ceilings. Creeping about the rooms and corridors in this summer noon, I fancy that here is the very corpse of a house, slowly decomposing before my eyes, rather than a living house, such as one is accustomed to dwell in. I think I should hardly like to sleep here—not for fear of seeing ghosts, but because I should be oppressed by a sense of the immense array of human lives that had been before me in these rooms, and had traced their little circles, and passed away into the dim immensity, leaving no record of their presence. What dreams have been dreamt in these sleeping chambers by those who are themselves dreams now, and dreams that are forgotten! Dreams of good and evil, of youth and age; lovers' dreams, avaricious dreams, ambitious dreams, incoherent dreams, murderous dreams, with the knife at the throat, and a sense of life-long horror; wicked and haggish dreams; and others, again, fair with the promise of goodly days, or sweet with exquisite memories of the past! What projects have been formed here by pilgrims wending to the shrine of Thomas à Becket, or travellers going about their secular business; projects of which, whether in success or failure, the cynic hand of Time has written the old old moral, that all is vanity beneath the sun! Truly, these ancient houses preach more grimly than a death's-head. Up here in the deserted garrets, crouching under the sloping roof, one might indulge the Jaques vein bravely. All garrets are melancholy places; but were there ever such forlorn garrets as these! Thick with dust, ghastly with rotting wood and crumbling iron (here is a hinge on one of the doors so primitive in shape, that it looks as if it might have been made by Tubal Cain), dim, blinking, and haggard with long solitude, they look as if they had been abandoned for centuries. A skeleton bedstead lurks in one, and a skeleton arm-chair in another—both gone to decay. If anybody comes up here alone, at night, with a swaling, sputtering candle, I think he is a bold man. Surely there are no such rooms as these, except in a ghost story; they look so "eerie," even in the sunlight, that we will descend once more to the gallery and the main suite of chambers.

So, this little cupboard is "The Pilgrims' Room," where Harry Bailly (landlord *temp.* Richard the Second) feasted the nine-and-twenty pilgrims? Yes, says my conductress; but then the hall originally ran along the whole length of the gallery, and has since been divided into a number of little rooms. That this was really the case is very probable. The idea first struck Mr. John Saunders, on his visit in 1841,

described in the paper to which allusion has already been made; and the conjecture thus thrown out is now stated by the attendants at the inn as a positive fact. The architectural features of the rooms show signs that all was at one time open from end to end; and it is not improbable that Master J. Preston made the alteration when he was about his repairs. Over the chimney-piece in "The Pilgrims' Room" there was at one time a fragment of ancient tapestry, representing a procession; but this has now disappeared. Outside on the gallery, however, you may still see, under the penthouse roof, a picture of the pilgrims, said to have been painted by Blake, but which is now so obscured by dirt and weather that scarcely a single figure can be detected in the general haze.

And this strange old inn—this most interesting memorial of the earliest work of genius in our language—this house which, in France, or Germany, or Italy, would be regarded as almost sacred, and which, in fact, is visited by literary pilgrims from America, as well as from various parts of England—is to be pulled down! After lasting for five centuries, it is at length to give way before the devastating rush of modern change. They tell me at the inn that the lease will run out in some two years from the present time, and that then the old walls are doomed. A pile of warehouses, I understand, is to take their place. The back of the High-street, Southwark, as I have already remarked, is a cluster of old inns and inn-yards, all of them interesting, but none so interesting or so old as this Tabard or Talbot. Will the literary men and the antiquarians of England suffer such a loss without at least making an effort to avert it? There is time enough for the attempt, and time in itself is a great auxiliary. We have saved Shakespeare's house at Stratford; let us all do our best to save Chaucer's house at Southwark.

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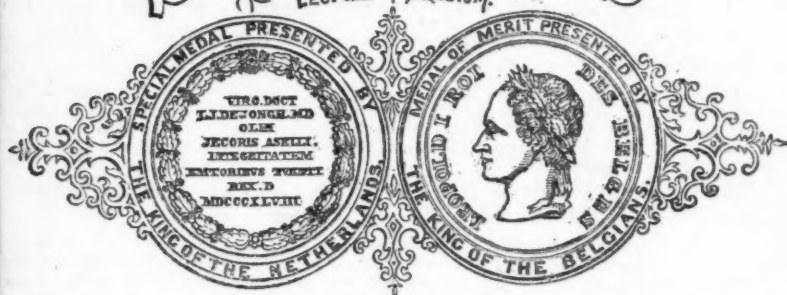
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[For further Select Medical Opinions see other side.]

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BROKER.—EDWARD HASLEWOOD, Esq., Founders' Court, Lothbury.

AUDITOR.—EDWARD SANDELL, Esq., Public Accountant.

MANAGER OF THE PRINTING BUSINESSES.—MR. JOSEPH DAY.

MANAGER OF THE ARTISTIC PORTION OF THE BUSINESS AND SECRETARY.—MR. J. B. DAY.

PLACES OF BUSINESS.—4, 5, 6, 7, 8, and 9, Gate Street, Lincoln's-Inn Fields, W.C.;

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The Directors solicit subscriptions for the remaining Share Capital of this Company; in so doing they would simply direct attention to the accompanying Report and Balance-Sheet presented to the Shareholders at the first General Meeting, at which a Dividend at the rate of 10 per Cent. per annum was declared, and a considerable sum carried forward. This result from the actual working of the business, in a dull season, and under the disadvantages incident to the first proceedings under transfer to a Company, fully justifies the most sanguine promises held forth in the original Prospectus.

Prospectuses and Forms of Application for Shares can be obtained at the Offices of the Brokers and Solicitors, or of the Secretary, at 6, Gate Street, Lincoln's-Inn Fields, London, W.C., at which latter place a copy of the Memorandum and Articles of Association can be seen.

Application for the remaining Shares to be made on the following Form:—

TO THE DIRECTORS OF DAY & SON, LIMITED, 6, GATE STREET,
LINCOLN'S-INN FIELDS, LONDON.

GENTLEMEN,—Enclosed herein I forward to you the sum of —, and I hereby request that you will allot me — Shares in Day & Son, Limited, and I hereby agree to accept such Shares, or any less number that may be allotted to me, and to pay or allow in respect of each Share allotted to me the sum of £2 on allotment, and £2. 10s. on the 1st November, 1865, and to pay such calls as may from time to time be made upon the Shares allotted to me; and I agree to become a Member of the Company, and to sign the Articles of Association when required by you; and I request you to place my name upon the Register of Members in respect of the Shares so allotted.

Name in full
Usual Signature
Profession or Occupation
Residence in full
Date

For Report and Balance-Sheet see other side.]

DAY & SON, LIMITED.

Submitted to and approved by the Shareholders at the First Ordinary General Meeting, held at the Office of the Company, 6, Galt Street, Lincoln's Inn Fields, London, W.C., on Friday, July 28th, 1865.

The Directors have the pleasure to submit to the Shareholders at this their first meeting, the accounts for the half-year ending June 30th, in accordance with the promise contained in the Prospectus issued on the formation of the Company.

The Directors are much gratified on being able to point out that the expectations held forth of the profitable nature of the business have been fully justified. The accounts show that, after payment of rent, rates, salaries, management, and all general charges, and writing off £71. 5s. 5d. from the preliminary expenses, there remains a net profit on the six months' working of £5,441. 0s. 5d., equivalent to nearly 12 per cent. per annum on the present capital of the Company.

Balance profit and loss	£5,441 0 5
To payment of interest on debentures, at the rate of 6 per cent. per annum	£100 5 0
To payment of half year's interest on payments in advance of calls at the rate of 6 per cent. per annum	912 19 0
	1,012 5 0

Available for dividend on the called-up capital of the Company	£4,427 17 5
The Directors recommend the payment of a dividend for the half-year at the rate of 10 per cent. per annum, which will absorb	2,835 15 0

Leaving to be carried forward to profit and loss new account	£1,592 2 9
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The Directors trust that this result will be satisfactory to the Shareholders; and they would venture to remind them that, in consequence of the unsettled state of the money-market at the time the Company was formed, the capital was not fully subscribed, and there yet remain 5,590 of unallotted shares. The Directors venture to think that an effort should be made by all interested in the undertaking to place those shares, as it cannot be doubted that by so doing the business may be very largely and profitably extended. Even the placing of 2,000 shares would obtain the advantage of quotation on the Stock Exchange, thus rendering the property of the Shareholders at all times marketable.

By order of the Board, JOHN B. DAY, Secretary.

Dr. BALANCE-SHEET, 30th June, 1865. Cr.

DEBTS AND LIABILITIES.	PROPERTY AND ASSETS.
To capital issued, 5,000 fully paid-up shares in part of purchase £30,000 5,410 shares deposit ... 5,410 Allotment on ditto ... 10,580 First call on ditto ... 13,225 Received in anticipation of calls... 7,921 10,410 shares ... £57,136 To debenture bonds ... 5,000 £92,136 0 0 To due on account of purchase... 13,000 0 0 To due to creditors, including salaries 6,084 17 2½ £113,220 17 2½ To surplus, being profit for the half-year, as per revenue account ... 5,441 0 0 £118,661 17 7½	By value of freehold land, leaseholds, fixtures, fittings, copper-plate, and lithographic printing presses, steam machinery, patents, stones, drawings, frames, works in progress, paper, publications, goodwill, printing materials, &c. ... £97,204 17 9 By debts due to the Company ... 15,297 13 11½ By cash at the bankers £4,298 8 8 By cash in the house £408 14 3 4,705 2 11 By bills receivable in hand ... 102 13 0 By preliminary expenses £1,422 15 5 Less amount written off, half-year, at £10 per cent. per annum ... 71 5 5 1,351 10 0 £118,661 17 7½

REVENUE ACCOUNT for the Half-year ending 30th June, 1865.

1865, January.	1865, June 30.
To stock at commencement, consisting of stones, drawings, frames, publications, works in progress, paper, materials, &c. ... £22,653 7 0	By amount charged for work, &c., completed ... £26,641 10 11½
June 30.	By stock on hand, consisting of stones, drawings, frames, publications, works in progress, paper, materials, &c. ... 59,868 4 9
To materials purchased, wages, &c., paid, authorizing, photo-graphing, fire insurance, shipping and general charges, advertising, clerks' salaries, trade expenses, &c. ... 16,887 14 4½	By interest on calls and deposits received ... 41 16 10
To Directors' and Managers' salaries ... 1,250 0 0	
To rent and taxes, balance of ... 238 14 4	
To proportion of preliminary expenses—half-year, at £10 per cent. ... 71 5 5	
£81,101 1 1½	
To balance, being profit ... 5,441 0 5	
£86,542 6 2½	£86,542 1 0½

Examined and found correct: E. SANDELL, Auditor, Accountant, 4, Skinners'-place, Sise-lane, E.C.

DAY AND SON, LIMITED.



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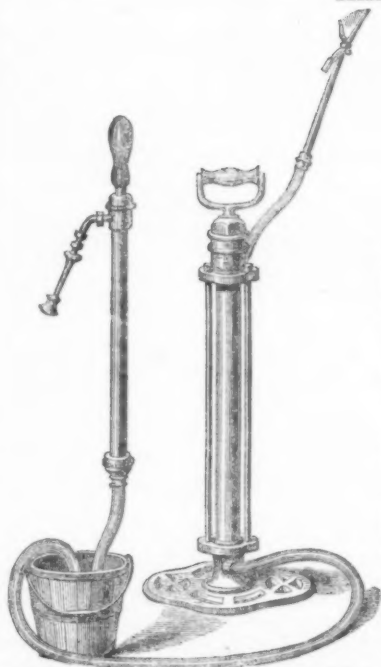
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